

The Honorable Marsha J. Pechman

**UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE**

FEDERAL TRADE COMMISSION,

Plaintiff,

v.

MATTHEW J. LOEWEN, a.k.a.
MATT LOEWEN, a.k.a. JAMES
MATTHEW LOEWEN, individually
and d.b.a. Vehicle Stars, as director or
officer of 0803065 B.C. Ltd, 0881046 B.C.
Ltd, and ReadyPay Services Inc., and as
managing member of Xavier Processing
Services, LLC;

0803065 B.C. LTD, a Canadian
corporation, also d.b.a. Auto Marketing
Group;

0881046 B.C. LTD, a Canadian
corporation, also d.b.a. Secure Auto Sales;

READYPAY SERVICES, INC., a
corporation, and

**XAVIER PROCESSING SERVICES,
LLC**, a limited liability company,

Defendants.

Case No.12-CV-1207-MJP

**PLAINTIFF'S EXHIBITS IN
FURTHER SUPPORT OF MOTION
FOR TEMPORARY RESTRAINING
ORDER, OTHER EQUITABLE
RELIEF AND ORDER TO SHOW
CAUSE RE PRELIMINARY
INJUNCTION**

VOL. III

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Protection B.C., Warren Kean has never been registered as an owner, director or officer of either **0881046 BC Ltd** and **0803065 BC Ltd**.

8. Under the law of British Columbia, when a business seeks a telemarketing license, Consumer Protection BC requires the business's owners to submit a consent for criminal record information. The same consent for criminal record information must be submitted for licensing in other industries including funeral providers, travel agents, bailiffs, adult film retailers, home inspectors, and payday lenders.
9. Copies of the applications for a telemarketing license submitted by **0881046 BC Ltd** are attached to my first declaration. TRO Exh. 12, Attachment 4, pg. 150. Included as part of the application is the consent for criminal record information submitted by Matthew Loewen.
10. If Warren Kean was an owner or licensee applicant of **0881046 BC Ltd**, then under our Act, Warren Kean was required to submit a consent for criminal record information when the entities applied for their telemarketing license. The only person who submitted a consent for criminal record information in connection with the application of **0881046 BC Ltd** was Matthew Loewen. There is no application from Warren Kean in connection with the telemarketing license held by **0881046 BC Ltd**.
11. In 2007, Warren Kean submitted a telemarketing license application in connection with his own business, WK Consulting Inc. ("WK Consulting"). A true and correct copy of the complete application, including a copy of a consent for criminal record information completed by Warren Kean, is attached here as Attachment 24. According to the application, WK Consulting was located at 13634 104 Ave Surrey BC V3T 4C2 and it was doing business as "Buy Great Autos."

Buy Great Autos

12. On or about April 2, 2008, I visited the business operation of WK Consulting because our agency had received a substantial number of complaints from consumers who had done business with what they believed was "Buy Great Autos."

- 1 13. During the course of the visit on April 2, 2008, I met with Warren Kean to discuss his
2 business operation. I took notes during the meeting and afterwards, in accordance with
3 practices of our office, I entered the notes into our computer system. Attached as
4 Attachment 25 is a true and correct copy of my notes of the meeting.
- 5 14. Warren Kean told me that he had telemarketed for "Buy Great Autos" in the past but that
6 the company was now defunct and that he was currently telemarketing for "Global Auto
7 Registry."
- 8 15. In the course of the meeting I obtained a copy of the refund list for Feb.11, 2008 - March
9 14, 2008 as well as a copy of a chargeback to review. The address on the chargeback
10 read "Malo Holdings Inc. Readypay Services Inc. PO Box 93010 Willowbrook."
- 11 16. Attachment 26 is a true and correct copy of a BC Company Summary for Malo Holdings
12 Ltd. ("Malo Holdings"). I printed out this document from our computer system on
13 September 5, 2012. According to the registration, Matthew James Loewen is the
14 President, Secretary and only director of Malo Holdings.
- 15 17. At the April 2, 2008 meeting Warren Kean told me that he did not own Global Auto
16 Registry and that it was not registered with Consumer Protection B.C. in any capacity.
17 Subsequently on or about April 11, 2008 Warren Kean submitted a change of business
18 information form concerning WK Consulting doing business as Global Auto Registry. A
19 true and correct copy of the document is attached as Attachment 27.
- 20 18. After I met with Warren Kean I sent a letter to his attorney stating that Consumer
21 Protection BC needed to know who was the owner of Global Auto Registry because our
22 statute requires the owner of the business to hold the telemarketing license. A man
23 named Steve Brandner, who I understood to be the attorney for Warren Kean and Global
24 Auto Registry, sent me an email on April 28 2008 stating that **0803065 BC Ltd** was the
25 owner of GlobalAutoRegistry.com. A true and correct copy of the email is attached as
26 Attachment 28.
- 27 19. I differ with the assertion that Defendants **0881046 BC Ltd** and **0803065 BC Ltd** were
28 diligent in their compliance with the licensing requirements of Consumer Protection BC.

1 For example, our statute requires that dbas be registered before conducting business.
2 Typically neither **0881046 BC Ltd** nor **0803065 BC Ltd** registered their dbas or
3 obtained necessary licenses until repeatedly requested to do so by this office. I learned
4 of changes in the dba after Consumer Protection BC received complaints from consumers
5 who had done business with the new name.

6 20. It would have been extraordinary for Consumer Protection B.C. to “shut down” or
7 “revoke” the licenses of Defendants **0881046 BC Ltd** and **0803065 BC Ltd**. As
8 explained in my first declaration, Consumer Protection B.C. does not have the authority
9 to “shut down” a business. TRO Exh. 12, ¶¶ 4 - 10. But second, our first approach with
10 any violation is always voluntary compliance followed by progressive enforcement. In
11 the case of **0881046 BC Ltd.** and **0803065 BC Ltd.** in an attempt to take enforcement
12 action we were stalled by repeated multiple changes in legal counsel that forced us to re-
13 start our discussions.

14 21. Over the past few years, the business has operated at 430 Columbia Street Suite 200,
15 New Westminster, BC V3L 1B1. The name of the business has changed every several
16 months. Some times the manager changes as well. Despite the name changes, the type
17 of business being operated, the manner in which the business has operated, the kinds of
18 consumer complaints generated by the business, and the location of the business have not
19 changed. When I have visited the Columbia Street address, I have often seen and spoken
20 with many of the same individuals who were present when the company was using a
21 different name.

22 22. Regardless of the name, the core business was always a telemarketing operation calling
23 consumers in Canada and in the United States who were attempting to sell their personal
24 vehicles. The purpose of the contact was purportedly to connect the consumer with a
25 buyer for the vehicle.

26 Refunds

27 23. In his declaration at ¶14, Warren Kean states that I “requested that the company make
28

1 approximately \$32,000 worth of refunds” to consumers. I am familiar with the situation
2 Warren Kean describes. I differ with his account.

3 a. First, as an investigator with Consumer Protection B.C., I do not have the
4 authority to order that refunds be made to consumers.

5 b. Second, the refunds Mr. Kean referred to were not made by AMG or Secure Auto
6 Sales. They were made by Warren Kean’s company, WK Consulting, in
7 connection with consumer complaints about Buy Great Autos and Global Auto
8 Registry.

9
10 **Alleged Sale of Secure Auto**

11 24. As stated in my earlier declaration, our office received a request for cancellation of the
12 active telemarketing license that had been issued to **0881046 B.C. Ltd.** That
13 communication came from an employee of ReadyPay on behalf of Matthew Loewen.
14 (TRO Exh. 12, ¶¶ 26-36) In my office’s licensing database, the comment field says that
15 my office was informed that the that the company had been sold and the new owners
16 were not telemarketing in Canada. Attached as Attachment 29 is a true and correct copy
17 of the print-out from the Consumer Protection B.C. database.

18 25. When my colleague and I visited the offices at 200-430 Columbia Street, we discovered
19 that the representation that the business was no longer telemarketing was wrong. The
20 business at that address was still engaged in telemarketing and they were telemarketing
21 without the required license. To date they have still not obtained a license because they
22 have failed to respond to questions about the business operation.

23 26. Since my original declaration I have had additional communications with Brandyn
24 Smilovici about the business operation. Mr. Smilovici’s responses to my questions have
25 been evasive, incomplete and inconsistent. For example,

26 a. Brandyn Smilovici originally told us that he and Marilou Catanjal purchased the
27 business, CarAquire in February 2012.

28 b. Brandyn Smilovici told us that he paid money for **0881046 B.C. Ltd.** but refused

1 to disclose how much money he paid. By contrast, we were told by Marilou
2 Catanjal, his business partner, that they had not paid anything. She said the
3 business was simply given to her and Brandyn Smilovici.

4 c. The dba being used by Brandyn, Car Aquire, is not a registered trade name with
5 BC Corporate Registry. Although I gave Brandyn all the necessary information
6 about registration when we visited, he did not register the name.

7 d. Brandyn Smilovici has provided only a copy of the incomplete contract with
8 PakMail and that was only after repeated requests.

9 e. As explained, Car Aquire uses a commercial mail receiving agency in Colorado,
10 which forwards mail directed to Car Aquire to an address in British Columbia.
11 That address is a residential address that does not belong to either of the
12 purported owners of the business. Brandyn Smilovici would not explain why his
13 business mail is being forwarded to a residential address that does not belong to
14 him.

15 f. I asked Brandyn Smilovici why a British Columbia company is using a Colorado
16 address. He told me it was to make American consumers feel better because they
17 prefer to do business with Americans. As to why he chose Colorado, he claimed
18 to have simply aimed a dart at a map.

19 g. Initially Brandyn could not identify the name of his payment processor. When
20 finally pressed, Brandyn told me he didn't know the name of the payment
21 processor but that his friend Matthew Loewen had made the arrangements.


22 27. Attachment 30 is a true and correct copy of a BC Company Summary for Buy Great
23 Autos Ltd. ("Buy Great Autos"). I printed out this document from our computer system
24 on July 31, 2012. According to the registration, the company was incorporated on May
25 20, 2007 and dissolved for failure to file on January 18, 2010. The sole director of Buy
26 Great Autos was Matthew Loewen.

27 28. Attachment 31 is a true and correct copy of an email I received on July 30, 2012 from
28 Marilou Catanjal stating that she had resigned from her position with Marbls Marketing

1 as of July 20, 2012 because she disagrees "with the direction the company is headed."

2 I swear or affirm under penalty of perjury under the laws of the United States of America
3 that to the best of my knowledge and belief the foregoing is true and accurate.

4 Executed this 6 day of September, 2012 at Burnaby, British Columbia, Canada,

5 
6 _____
7 Simone Lylack

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SECOND DECLARATION OF
SIMONE LYLACK

Page 7 of 7

FEDERAL TRADE COMMISSION
915 Second Ave., Ste. 2896
Seattle, Washington 98174
(206) 220-6350

MAY 07 2007

BPCPA

BUSINESS PRACTICES &
CONSUMER PROTECTION AUTHORITY

200-462-1010 (toll free)
Vancouver, B.C. V6W 9J3
Phone: (604) 525-1954
Fax: (604) 525-1981
Toll free: 1-800-777-4303
www.bpcpa.ca

LICENCE APPLICATION
TELEMARKETER

TO BE COMPLETED BY APPLICANT ONLY

The personal information requested in this form and the results of the Criminal Record Check are collected and retained under the authority of Section 25.1 of the Access to Information and Protection of Privacy Act and Section 144 of the Business Practices and Consumer Protection Act. This information will be used to determine eligibility for licensing in the Province of British Columbia. By signing this form, you are authorizing the Business Practices and Consumer Protection Authority to obtain a credit report for the persons named below as part of this application.

BUSINESS INFORMATION

1. Legal Name: WK Consulting INC
2. Trade/DBA Names: Buy Great Autos
3. Physical Address: #6 13634 104 AVE Surrey BC V3T 4C2
4. Mailing Address: Box 42540 RPO Columbia Sq New Westminster V3M 6L7
5. Business Type: ☒ Corporation ☐ Partnership ☐ Sole Proprietorship
6. Telephone: 877-728-8671 Fax: 604-351-5594 Website: WWW.BuyGreatAutos.COM

If the applicant is a corporation, please complete the following:

7. Incorporation Date: MAY 11, 2007 Jurisdiction: BC
8. Incorporation Number: BC0790914

If the applicant is a partnership/proprietorship or is operating Trade/DBA names, please complete the following:

Registration Date: N/A Jurisdiction: BC
Registration Number: NA

Note: Please include a Certificate of Good Standing or equivalent from your home jurisdiction for an incorporated entity, and a current license for an individual, Trade/DBA name, partnership, proprietorship to be operated under this license.

COMPLETE THE FOLLOWING IF THE APPLICANT IS A CORPORATION

NAME(S) IN FULL (Last Name, First Name)	IS BARONE	RESIDENCE ADDRESS	POSITION HELD
Warren S. Kean		Surrey BC V4A 6J5	<input checked="" type="checkbox"/> President <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary <input type="checkbox"/> Chief Operating Officer
N/A			<input type="checkbox"/> President <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary <input type="checkbox"/> Chief Operating Officer
N/A			<input type="checkbox"/> President <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary <input type="checkbox"/> Chief Operating Officer
N/A			<input type="checkbox"/> President <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary <input type="checkbox"/> Chief Operating Officer

COMPLETE THE FOLLOWING IF THE APPLICANT IS A PARTNERSHIP/PROPRIETORSHIP

ALL PART/PROP NAMES WITH FULL (if insufficient space submit on a separate sheet)		TELEPHONE	RESIDENCE ADDRESS	
				<input type="checkbox"/> Proprietor/Partner
				<input type="checkbox"/> Partner
				<input type="checkbox"/> Partner

COMPLETE THE FOLLOWING INFORMATION:

1. Have you previously applied for or held a telemarketing licence in any jurisdiction? ☐ Yes ☒ No
 2. If YES above, were any of these licences ever suspended or cancelled? ☐ Yes ☐ No
 3. Have you ever been refused a telemarketing licence in any jurisdiction? ☐ Yes ☒ No
 4. Have any of the individuals identified above had 2 or more bankruptcies? ☐ Yes ☒ No
 5. Have any of the individuals identified above ever been convicted of an offence under the Criminal Code of Canada or any other statute? ☐ Yes ☒ No
- ☐ If YES to questions 1 through 4 above, provide details on a separate sheet, including date(s) and location(s) and parties involved.
- ☐ If YES to question 5 above, and you are a resident of Canada, complete a Statutory Declaration for Criminal Record Check, and submit it with your application.
- ☐ ALL APPLICANTS that reside in Canada MUST complete a Consent for Criminal Record Information form and submit it with your application.
- ☐ ALL APPLICANTS that do not reside in Canada MUST submit a certified criminal record check from their home jurisdiction.

LOCATION INFORMATION (copy this page and attach to application for each location being licensed)

1. Physical address: #6 13634 104 AVE Surrey BC V3T-4C2
2. Mailing address: Box 42540 RPO Columbia Sq, New Westminster BC V3M-6L7
3. Office Tel: 877-728-9671 Fax: 604-351-5544
4. This location will be the principal location: Yes ☒ No ☐ If no, indicate principal location: _____
5. The business activity engaged in at this location: Distance Sales ☒ Third Party Fundraising ☐ Both ☐
6. Senior Officer who will have charge of the applicant's telemarketing/fundraising business at this location:
- Name: Kean Warren Stuart
- General Manager ☐ Manager ☐ Director of Operations ☐ Other ☒ CEO
- Phone Number: [REDACTED] E-mail Address: WKR Consulting
- Administrative Contact (person to contact regarding licensing and related issues):
- Name: Same as #6
- Phone Number: _____ E-mail Address: _____
- Complaints Contact (person to contact regarding consumer complaints):
- Name: Same as #6
- Phone Number: _____ E-mail Address: _____

APPLICANT DECLARATION

The applicant hereby:

1. Certifies that they have obtained, read and understood the Business Practices and Consumer Protection Act and Telemarketer Licensing Regulation;
2. Certifies that all the information given in this application is true and correct to the best of their knowledge and belief;
3. Goes before the Business Practices and Consumer Protection Authority to verify bank relationships, memberships and all other matters in this application.

Authorized signatory: [Signature]

Signature: [Signature]
Date: Oct 13/2007

Print Name: Warren Kean
Title: CEO

Consent for Disclosure of Criminal Record Information

PART 1

Full Name: **KEAN** **WARREN** **STUART** **WILSON** **WILSON**

Address: **PO Box 9244** **Victoria** **BC** **V8N 5J2**

Signature: *[Signature]*

PART 2

Consent to the release of the following information to the following person(s):

Full Name: **PO Box 9244** **Victoria** **BC** **V8N 5J2**

Signature: *[Signature]*

PART 3

Consent to the release of the following information to the following person(s):

Full Name: **PO Box 9244** **Victoria** **BC** **V8N 5J2**

Signature: *[Signature]*

PART 4

Consent to the release of the following information to the following person(s):

Full Name: **PO Box 9244** **Victoria** **BC** **V8N 5J2**

Signature: *[Signature]*

PART 5

Consent to the release of the following information to the following person(s):

Full Name: **PO Box 9244** **Victoria** **BC** **V8N 5J2**

Signature: *[Signature]*

PART 6

Consent to the release of the following information to the following person(s):

Full Name: **PO Box 9244** **Victoria** **BC** **V8N 5J2**

Signature: *[Signature]*

PART 7

Consent to the release of the following information to the following person(s):

Full Name: **PO Box 9244** **Victoria** **BC** **V8N 5J2**

Signature: *[Signature]*

PART 8

Consent to the release of the following information to the following person(s):

Full Name: **PO Box 9244** **Victoria** **BC** **V8N 5J2**

Signature: *[Signature]*

Initials: *[Initials]*

Based on the information received, there is no criminal record identified. Information can only be confirmed.

Initials: *[Initials]*

Completed by: *[Signature]* **R. G. M. Police Criminal Records Review Unit** **Victoria, BC**

DATE: **07-11-2017**

RECEIVED

NOV 8 2017

181 026 782

LICENCE APPLICATION FEES (Fees are calculated for each licensed location)

Licence application fees for telemarketers are located in the fee schedule. The fee schedule can be obtained from our website www.bpsa.ca or by calling our offices.

Location Address (Please see telemarketer fee schedule)

☒ Business located within BC. Number of FTEs engaged in distance sales or 3rd party fundraising from this location

or

☐ Business located outside BC. Number of FTEs engaged in distance sales or 3rd party fundraising with BC residents from this location

Amount: \$50.00 per each FTE in B.C. or \$100.00 otherwise

Total Fee (A) + (B)

A. First Time Licence Fee (if applicable). B. Fee of business located outside BC. or 3rd party fundraising work for the licence year. Fee due to regulator. Can be based on previous year's fee or projected future year estimate to meet the licence year number.

APPLY USING CHEQUE OR MONEY ORDER

Mail completed form, application attachments and cheque or money order payable to the BPSA to:

Business Practices & Consumer Protection Authority
PO Box 5244

Counter 5th flr, 1815 Wharf St
Victoria BC V8W 9J2

A \$25.00 service charge will be levied on any discontinued cheque(s).

APPLY USING CREDIT CARD

You may now fax your completed application form, applicable attachments and a credit card payment authorization form (available from the debt collection forms area on the www.bpsa.ca website) to:

Business Practices and Consumer Protection Authority
FAX: 250-920-7111

Licence application payments may be made using VISA or MASTERCARD.

INCOMPLETE APPLICATIONS WILL BE RETURNED UNPROCESSED



Number: BC0790914

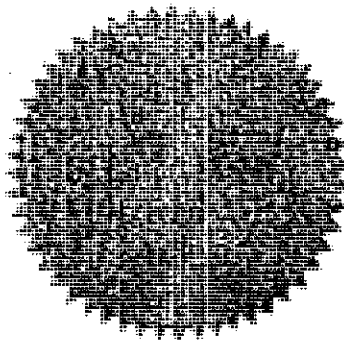
CERTIFICATE OF GOOD STANDING

BUSINESS CORPORATIONS ACT

I Hereby Certify that according to the corporate register maintained by me, WK CONSULTING INC. was incorporated as a company under the laws of the Province of British Columbia, is a valid and existing company and is, with respect to the filing of annual reports, in good standing

*Issued under my hand at Victoria, British Columbia
On November 1, 2007*

RON TOWNSHEND
Registrar of Companies
Province of British Columbia
Canada



BC Company Summary

For
WK CONSULTING INC.

Date and Time of Search: November 06, 2007 03:34 PM Pacific Time
Currency Date: October 29, 2007

ACTIVE

Incorporation Number: BC0790914
Name of Company: WK CONSULTING INC.
Recognition Date and Time: Incorporated on May 11, 2007 11:08 AM Pacific Time In Liquidation: No
Last Annual Report Filed: Not Available Receiver: No

REGISTERED OFFICE INFORMATION

Mailing Address:	Delivery Address:
1200 - 925 WEST GEORGIA STREET	1200 - 925 WEST GEORGIA STREET
VANCOUVER BC V6C 3L2	VANCOUVER BC V6C 3L2
CANADA	CANADA

RECORDS OFFICE INFORMATION

Mailing Address:	Delivery Address:
1200 - 925 WEST GEORGIA STREET	1200 - 925 WEST GEORGIA STREET
VANCOUVER BC V6C 3L2	VANCOUVER BC V6C 3L2
CANADA	CANADA

DIRECTOR INFORMATION

Last Name, First Name, Middle Name:
KEAN, WARREN

Mailing Address:	Delivery Address:
1200 - 925 WEST GEORGIA STREET	1200 - 925 WEST GEORGIA STREET
VANCOUVER BC V6C 3L2	VANCOUVER BC V6C 3L2
CANADA	CANADA

NO OFFICER INFORMATION FILED

Date/Time	2008/04/29 10:33 AM	Activity	Complaint - File Review	To/From	Name	Bppca vs. WIK Consulting Inc, Complaint 25241	Time	5
Phone #	() -	Fax #	() -	Email		Region		Contact Type

File reviewed by FLINT.

Date/Time	2008/04/28 1:18 PM	Activity	Complaint - File Review	To/From	Name	Bppca vs. WIK Consulting Inc, Complaint 25241	Time	4
Phone #	() -	Fax #	() -	Email		Region		Contact Type

Notes

Met with Warren Kean and Steve Brander of Boughton Law Group. Discussed the requirements for contract content. Mr. Brander felt that as long as his client read out the terms of the contract, this verbal contract would meet the requirements of the Act and further felt that once the consumer verbally accepted the terms of the contract and accepted payment, WIK Consulting could/would electronically send the consumer a copy of the contract. I advised that I interpreted the Act differently however conceded to review the matter further and advise accordingly. 0803065 BC Ltd (Matthew Loewen) is the owner and operator of the website www.globalautocsigity.com however, the trade name of GAR is not registered by anyone. At this time, Mr. Kean advised that Mr. Loewen is the sole director for this numbered company. All consumer payments are deposited to the account of the 0803065 BC Ltd and Mr. Kean receives weekly (Friday's) commission payments. All refunds are processed through this same account. Mr. Kean and Mr. Loewen may change the ownership of GAR in the future and in the meantime, a contract will be drawn up between the two parties. Discussed misrepresentation and deceptive practices of the these companies and assurances were provided by Mr. Kean to cease advising consumers that they had buyers lined up to buy cars. He is aware that he is responsible for the conduct of his employees. Mr. Kean will have a DNC computerized program list and it should be functional in approximately 5 weeks. The website currently claims to offer credit cards, insurance and financing. The credit card and insurance is not available and will not be available in the future. Financing is provided by a 3rd party. Requested a payment commitment from Mr. Kean for outstanding refunds and list of same. Advised that if consumers file a complaint, he will be notified.

Message To

Date/Time	Activity	To/From	Name	Time
2008/04/02 12:00 PM	Complaint - File Review		Bpca vs. WK Consulting Inc, Complaint 25241	5
Phone #	Fax #	Email	Region	Contact Type
() -	() -			

Notes
 It was determined that WK is only telemarketing for Global Auto Registries and Buy Great Cars Now; it's those companies that need to draft a distant sales contract and WK needs to ensure that consumers use them. In addition, directed Warren to telemarket Regps and discussed the items of Sec 19 that had to be disclosed to consumers prior to entering into a contract. During the meeting, Warren would go outside and send employees away before they entered. When asked why he was doing that, he stated he didn't want his staff to know I was there and who I was. When he eventually allowed his staff to come in, Warren told me that his staff are not very professional - smoking drugs at work, inappropriate behavior/comments, etc. Another meeting will be arranged for 2 weeks to see progress. 30 days to be in compliance with S 19.

Message To	Activity	To/From	Name	Time
2008/04/02 11:53 AM	Complaint - File Review		Bpca vs. WK Consulting Inc, Complaint 25241	240
Phone #	Fax #	Email	Region	Contact Type
() -	() -			

Notes
 Called to the business location 56 13534 104th Ave and met with proprietor, Warren Kean and his assistant, Gina (last name unknown). WK was telemarketing for Buy Great Auto (now returned) and now telemarketing for Global Auto Registry. They deal with consumers across North America. WK also acts as a broker for payment processing companies. (Check 21 & 22). They also do payment merchant marketing whereby they take a business's application and submit it under WK company and negotiate a point price with the bank. Buy Great Now was operational for 4 mos and was Warren's company. It operated for 4 months and ceased business in April 07. WK claims they refund consumers even when they don't qualify. We discussed Sec 19 of the BPCPA and went over it in detail. All verification calls are recorded. Obtained a copy of the verification script. I read copies of the refund and C/D list and Warren asked if he should get a lawyer. Adv him that it was his choice. Read to him section 150 of the BPCPA and discussed authority under the act. Obtained refund list for Feb 11 - Mar 14/08 and a copy of one chargeback. Adv he processes approx \$4K a week in refunds but get 510K requests. They can't afford to refund all of them. The address on the chargeback read Mobo Holdings Inc Readpay Services Inc. PO Box 93010 RPO Willowbrook. June 1/08 they are starting a paper publication similar to Autotrader. Additional notes to be added

Message To



BC Company Summary

For MALO HOLDINGS LTD.

Date and Time of Search: September 05, 2012 02:05 PM Pacific Time
Currency Date: July 13, 2012

ACTIVE

Incorporation Number: BC0719439
Name of Company: MALO HOLDINGS LTD.
Recognition Date and Time: Incorporated on March 17, 2005 11:33 AM Pacific Time
Last Annual Report Filed: March 17, 2012
In Liquidation: No
Receiver: No

REGISTERED OFFICE INFORMATION

Mailing Address:
4TH FLOOR, 888 FORT STREET
VICTORIA BC V8W 1H8
CANADA
Delivery Address:
4TH FLOOR, 888 FORT STREET
VICTORIA BC V8W 1H8
CANADA

RECORDS OFFICE INFORMATION

Mailing Address:
4TH FLOOR, 888 FORT STREET
VICTORIA BC V8W 1H8
CANADA
Delivery Address:
4TH FLOOR, 888 FORT STREET
VICTORIA BC V8W 1H8
CANADA

DIRECTOR INFORMATION

Last Name, First Name, Middle Name:
LOEWEN, MATTHEW JAMES

Mailing Address:
22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA
Delivery Address:
22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA

OFFICER INFORMATION AS AT March 17, 2012

Last Name, First Name, Middle Name:

LOEWEN, MATTHEW J.

Office(s) Held: (President, Secretary)

Mailing Address:

22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA

Delivery Address:

22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA

BPCPA

BUSINESS PRACTICES &
CONSUMER PROTECTION AUTHORITY
BRITISH COLUMBIA

P.O. Box 9244, 5th flr, 1019 Wharf St
Victoria, B.C. V8W 9J2
Phone: (804) 320-7664
Fax: (250) 820-7181
Toll Free 1 888 777-4393
www.bccpa.ca

ATTN: DIMONE

TELEMARKETER
CHANGE OF BUSINESS INFORMATION

TELEMARKETER NAME:

WK CONSULTING INC

DOING BUSINESS AS:

GLOBAL AUTO REGISTRAR

LICENCE NUMBER:

40698

TYPE OF CHANGE

Effective Date of Change APRIL 25 / 08

- ☒ ① \$30.00 ☒ CHANGE OF LICENSED LOCATION ADDRESS
- ☒ ② \$50.00 ☒ CHANGE OF CORPORATE NAME OR CHANGE/ADDITION/DELETION OF TRADE NAME
Attach a certificate from home jurisdiction Registrar of Companies certifying the change/addition of Corporate and/or Trade Name(s)
- N/C ☐ CHANGE IN LICENSING CONTACT
- N/C ☒ CHANGE OF PHONE, FAX, MAILING ADDRESS or EMAIL ADDRESS ONLY
- N/C ☐ CHANGE OF CORPORATE OFFICE ADDRESS ONLY
- SEE (D) ☒ INCREASE NUMBER OF FTEs FOR THIS LOCATION

Business located within BC: Additional number of *FTE's engaged in distance sales or 3rd party fundraising work from this location (B) 17

OR
Business located outside BC: Additional number of *FTE's engaged in distance sales or 3rd party fundraising work with BC consumers from this location (C) _____

Multiply \$50.00 for each FTE = (B) or (C) X \$50.00 17 X 50 = 850 (D) \$ 950 TOTAL

*A Full Time Equivalent (FTE) represents 1957.5 hours of distance sales or 3rd party fundraising work for the licence year October to September.

DETAILS OF CHANGE

- ① From: 6-13634 104TH AVE To: 200-604 COLUMBIA ST
SURREY BC NEW WEST BC V3M 1A5
- ② DBA - BuyGreatAutos.com DBA GLOBAL AUTO REGISTRAR
- ③ 1-877-728-8671 1-877-288-6197

Signature:



Date: APRIL 11/08

Name:

WARREN KEAN

Authorized Signing Officer

Title:

CEO

Please Print

PLEASE MAIL OR FAX THIS FORM WITH APPLICABLE PAYMENT TO THE BPCPA

CHEQUES: Payable to the BPCPA (\$25.00 service charge on dishonoured cheques)
CREDIT CARD: Include BPCPA credit card payment authorization form at www.bccpa.ca

Simone Lylack

From: Steve Brandner [REDACTED]
Sent: Monday, April 28, 2008 8:47 AM
To: Simone Lylack
Subject: Owner of globalautoregistry.com

Simone,

My understanding is that 0803065 B.C. Ltd. is the owner of globalautoregistry.com. Please advise if you will be able to attend a meeting at our offices this morning.

Regards,

Steven M. Brandner
Boughton Law Corporation
1000 - 595 Burrard Street
Vancouver, British Columbia
V7X 1S8
Tel: (604) 647-6423
Fax: (604) 683-5317
[REDACTED]

Website: www.boughton.ca

Member of Meritas Law Firms Worldwide

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***WARNING: From time to time, our spam filters eliminate or block legitimate email from clients. If your email contains important attachments or instructions, please ensure that we acknowledge receipt of those attachments or instructions.

Business Name: 0881046 BC Ltd

Business Id: 14359

License Comments:

Sold bus. new owners not operating in Cdn market. see documents.



BC Company Summary

For BUY GREAT AUTOS LTD.

Date and Time of Search: July 31, 2012 07:45 AM Pacific Time
Currency Date: June 07, 2012

HISTORICAL - Dissolved for Failure to File on January 18, 2010

Incorporation Number:	BC0792608	
Name of Company:	BUY GREAT AUTOS LTD.	
Recognition Date and Time:	Incorporated on May 30, 2007 09:47 AM Pacific Time	In Liquidation: No
Last Annual Report Filed:	Not Available	Receiver: No

Location of the Dissolved Company Records Office has not been filed with this office.

COMPANY NAME INFORMATION

Previous Company Name	Date of Company Name Change
5 GRADE AUTOS INC.	June 07, 2007

DISSOLUTION/RESTORATION INFORMATION

Filing/Event	Date of Filing
System Dissolution - Fail to File	January 18, 2010

REGISTERED OFFICE INFORMATION

Mailing Address:	Delivery Address:
4TH FLOOR, 888 FORT STREET VICTORIA BC V8W 1H8 CANADA	4TH FLOOR, 888 FORT STREET VICTORIA BC V8W 1H8 CANADA

RECORDS OFFICE INFORMATION

Mailing Address:	Delivery Address:
4TH FLOOR, 888 FORT STREET VICTORIA BC V8W 1H8 CANADA	4TH FLOOR, 888 FORT STREET VICTORIA BC V8W 1H8 CANADA

DIRECTOR INFORMATION

Last Name, First Name, Middle Name:

LOEWEN, MATTHEW J.

Mailing Address:

22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA

Delivery Address:

22944 OLD YALE ROAD
LANGLEY BC V2Z 2V3
CANADA

NO OFFICER INFORMATION FILED .

Larabee, Jennifer

From: Simone Lylack [REDACTED]
Sent: Monday, July 30, 2012 12:31 PM
To: Larabee, Jennifer
Subject: FW: Resignation from Marbls Marketing

SIMONE LYLACK | ENFORCEMENT INSPECTOR
Consumer Protection BC

P 604.320.1667, ext 1800 F 604.320.1663 TF 888.564.9963
A 200-4946 Canada Way, Burnaby BC V5G 4H7
W www.consumerprotectionbc.ca



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From: marilou.work [REDACTED]
Sent: Monday, July 30, 2012 12:18 PM
To: Simone Lylack
Subject: Resignation from Marbls Marketing

Dear Simone Lylack,

I am writing you to inform you that I, Marilou Catanjal have resigned from my position at Marbls Markettig Ltd as of July 20th 2012. I am currently in the process of removing my name from all corporate documents and accounts. I disagree with the direction the company is headed. In addition, Brandyn and I have not seen eye to eye for a long time and I have wanted to leave for quite some time. This is the reason for my departure. Also this was my reason for hesitating to put my name on the telemarketing Application.

Sincerely,

Marilou Catanjal

1 SECOND DECLARATION OF AMY BRANNON-QUALE

- 2
- 3
- 4 1. My name is Amy Brannon-Quale. I am an investigator for the Northwestern Regional Office
- 5 of the Federal Trade Commission ("FTC"), 915 Second Avenue, Suite 2896, Seattle,
- 6 Washington 98174. The following statements are within my personal knowledge and if called
- 7 as a witness, I could and would competently testify thereto.
- 8 2. On July 12, 2012, I executed a Declaration in support of Plaintiff Federal Trade Commission's
- 9 Motion for a Temporary Restraining Order. I now submit this Second Declaration in further
- 10 support of the Commission's TRO Motion. As an FTC investigator, I research and/or
- 11 investigate entities that are believed to be in violation of the laws enforced by the FTC. In
- 12 2011, I was assigned to work on an FTC investigation of Auto Marketing Group ("AMG")
- 13 and its associates.
- 14

15 **MATERIAL PROVIDED BY DEFENDANTS IN CONSUMER DISPUTE**

- 16 3. I reviewed the declarations and documents obtained from consumers who provided the FTC
- 17 with declarations filed in support of the FTC's motion.
- 18 4. The Alin Dinca Declaration (TRO Ex. 1) includes a copy of correspondence between
- 19 Katherine Waltz, acting as a representative of Defendant, and Alin Dinca's credit card issuing
- 20 bank, U.S. Bank, in response to a dispute filed by Dinca regarding Defendants' charges. PX1,
- 21 Att. C, pp. 14-25.
- 22 5. In this letter, sent by Defendants to US Bank, Waltz states that a "proposal email," which she
- 23 attached to her letter, was sent to Dinca prior to obtaining his authorization for the charge.
- 24 She states that after Dinca's authorization was obtained, a second email was sent containing a
- 25 confirmation letter.
- 26 6. Time-stamped email headers show that both emails were sent after Defendants charged
- 27 Dinca's card. The confirmation email showing proof of the transaction was sent more than
- 28

1 two hours prior to the proposal email. Neither email contains any detailed terms or conditions
2 on the refund guarantee.

- 3 7. Waltz' letter states that clients are required to sign on to their online account and agree to
4 Defendants' terms and conditions. The letter does not address the fact that clients do not
5 receive an online ID for account access until after their card has been charged.
6 8. Waltz' letter also attaches and references a "Clients Profile." The field headed "Previous
7 Comments" contains a notation, presumably entered by a customer service representative of
8 Defendants, dated September 16, 2010, and stating "client is confused about service, will
9 clarify and refund fully - v."
10 9. Declarant Dinca did not receive a refund. PX1, p 5, ¶ 20.
11

12 **CONSUMER TESTIMONY**
13

- 14 10. During the interview process, consumer declarants were each asked when they were first
15 provided with written terms and conditions by Defendants. All consumers have stated in
16 sworn testimony that they did not receive, nor were they provided access to, any detailed
17 terms and conditions of the service until after they had given authorization for the fee to be
18 charged to their credit or debit cards. In nearly all cases where consumers retained emailed
19 correspondence from Defendants, the first written correspondence they received was an
20 emailed "Confirmation Letter" containing detailed transaction information for the completed
21 credit or debit card charge. In no case did a consumer receive any written information on
22 refund terms prior to authorizing the charge.
23 11. Declarant David Gajdosik states that he "discovered for the first time that there were
24 numerous pre-conditions to qualify for a refund" when he logged into Defendants' website
25 after Defendants had failed to sell his motorcycle for more than three months. PX2, p 30,
26 ¶18.
27 Declarant Martin states that he was never told anything about the process for applying for a
28 refund prior to paying for the service. PX4, p. 54, ¶ 7.

1 Defendant Ng was told by a sales representative that payment of "an additional \$99.95
2 charge" would ensure that the entire fee would be fully refundable if he sold the vehicle
3 himself. PX5, p. 62, ¶ 4.

4 Declarant Salisbury states that upon requesting a refund, the representative told her that had
5 not met the conditions outlined in the "Online Vehicle Marketing Agreement." As Salisbury
6 states, "I told him that I'd never even seen that agreement until after VS had already charged
7 my card. That was the very first time I could possibly have read the actual terms and
8 conditions, and by that point it was too late because I'd already paid nearly \$500." PX8, p. 90,
9 ¶ 11 .

10 Declarant Bernet was told by a sales representative that the only written contract was
11 available on Defendants' website. PX11, p. 131, ¶ 7. Bernet was not able to access this
12 contract until after he paid and had obtained login information from Defendants.
13

14 **CONSUMER COMPLAINTS TO FEDERAL TRADE COMMISSION**

- 15 12. As explained in paragraph 3 of my original Declaration, the FTC maintains a database of
16 consumer complaints known as "Consumer Sentinel." The complaints in Consumer Sentinel
17 come from federal, state, local and international law enforcement organizations as well as
18 private organizations including, for example, the Better Business Bureau.
- 19 13. On September 6, 2012, I searched Consumer Sentinel for complaints about Car Aquire,
20 including the variations Car Acquire, Caraquire, and Caracquire. To date, the search returned
21 produced 52 non-duplicative consumer complaints about this company. The dates that the
22 complaints were received by FTC range from January 17, 2012 to August 23, 2012. True and
23 correct redacted copies of these complaints are attached to this declaration as Attachment 20.
24 I reviewed these complaints and determined that the consumers described a sales pitch
25 identical or nearly identical to the sales pitch described in consumer complaints against AMG
26 and Vehicle Stars, described in paragraphs 6 through 8 of my original Declaration.
27
28

1 **CIVIL INVESTIGATIVE DEMAND RESPONSES**

- 2 14. As explained in paragraph 26 of my original Declaration, the FTC issued a Civil Investigative
3 Demand to Global Payments Inc. ("Global"). Global is a payment processor used by the
4 Defendants to process consumers' credit card transactions. In response to the CIDs, Global
5 produced copies of records to the FTC.
- 6 15. Attached as Attachment 21 are true and correct copies of records of merchant account
7 statements for Defendant ReadyPay produced by Global. The statements reflect the credit
8 and debit card payments made to Defendants and the credit card transactions processed by
9 Global on behalf of Defendant ReadyPay from January of 2010 through December of 2011.
- 10 16. Defendant ReadyPay's merchant account statements show that from January to February
11 2010, Defendant ReadyPay was doing business as "Auto Seller Network." Beginning in
12 March 2010, Defendant ReadyPay started doing business under the name "Classified Auto
13 Service." In August 2010, Defendant ReadyPay once again changed its d/b/a, this time to
14 "Auto Marketing Group," which it used at least until December 2011.
- 15 17. Using the transaction data contained in these merchant account statements I created a table
16 showing the monthly total volume of credit card sales, refunds, and chargebacks, and
17 chargeback reversals using the data contained in these records. A true and correct copy of this
18 table is attached to this declaration as Attachment 22.
- 19 18. On September 6, 2012, I received an email from Leslie Luck, Division General Counsel of
20 Global, regarding the merchant accounts for E16 Financial d/b/a Car Aquire, Defendant
21 ReadyPay, and Vehicle Stars. A true and correct copy of this email is attached to this
22 declaration as Attachment 23.
- 23 19. Attachment 24 to this declaration is the most recent version of the Mastercard Excessive
24 Chargeback program which I obtained by going to the Mastercard website at
25
26 <http://www.mastercard.com/ca/merchant/fr/getstarted/support/ExcessiveChargeback.pdf> .
27
28

1 I swear or affirm under penalty of perjury that to the best of my knowledge and belief the
2 foregoing is true and accurate.

3
4
5 9/6/12

6 Date

7
8
9
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18
19
20
21
22
23
24
25
26
27
28 [Signature]

Amy Brannon-Quale



CIS COMPLAINT

Record 1 of 55	
Reference Number	34805509
Created Date	01/17/2012
Consumer First Name	Nicolas
Consumer Last Name	Dorotte Not Provided Not Provided
Consumer Address, City	HOUSTON
Consumer Address, State Code	TX
Consumer Address, State Name	Texas
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
After listing my car for sell on	

Complaint Info Comments

craigslist.com where I included my phone number, I've been contacted by a sales representative from CarAcquire.com. They explained to me that they could advertise my car and guarantee its sale or they would refund me the \$500 it takes to place an ad with them. After a few minutes of conversation the sales rep asked for my credit card number. I said I'd rather not give it to her over the phone but I may do it online. This already sounded like a scam but I went to their website to make sure. After some technical issues creating an account on their website I gave up. The sales rep called me back after a few minutes and helped me create the account. She then explained to me that their website was still under construction and that I couldn't pay online so she again asked for my credit card number. Since I would still not give it to her she told me that she'd called me back when IT gives her the green light that the online payment option was available. During our conversation I asked her some information about the company. She told me the company existed since 2002, that the Employer Identification Number was A100PatrickTaylor and that it was listed in Colorado (where they supposedly have a mailbox). The phone number they gave me over the phone was 1-877-694-3919 but one of their email had 1-888-978-2770. A quick Google search returned that this last number also belongs to VehicleStars.com which is identified as a scam on multiple websites. --- Additional Comments: It should be verified if this website is a scam or not.'

Record 2 of 55	
Reference Number	35233622
Created Date	01/23/2012
Consumer First Name	Justin
Consumer Last Name	Chandler
Consumer Address, City	BURLINGTON
Consumer Address, State Code	MA
Consumer Address, State Name	Massachusetts
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	01803
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	CarAcquire contacted me on January 6, 2012. They offered an advertising and financing service to assist with the sale of my car (2006 Infiniti G35). I was told on the call that they would charge a fee up front and that when they sold the car, the fee would be returned in the form of an inflated sales price (i.e. selling the car for \$500 more than my preferred sales price). I was also told at this time that the service was guaranteed and that I could cancel and request a refund at any time. I agreed to

Complaint Info Comments

the charge and proceeded due to these terms. Today, January 23, 2012, I called and spoke with a customer service representative who denied me a refund, giving several reasons as to why he would not be able to do that. First, he asserted that I would need to talk to my 'agent' and that the agent was not in the office (but based on the tone and inflection in his voice this was obviously a lie). When I advised him that I needn't discuss any details and that I simply chose to exercise my right to a refund, he made another excuse. He indicated that they have a script that they follow and that I would not have been promised a refund and I must be mistaken. I advised him that I most certainly was told that on the call and that if I must subpoena the call logs, I would certainly do so. He indicated he would listen to the logs and placed me on hold for 11 minutes. He then returned to the phone and indicated that he heard I was advised of the 90 day refund policy on the phone but in fact I was not. I told him to play the logs on the phone and prove this to me. He said to please wait. Then he placed me on hold once again for 3 minutes and instead of picking up the phone again, the 'quality assurance manager' answered the phone. He indicated that the logs were not available and that he could not play them on the phone. I asked him to send the logs to me but he again refused. He suggested I contact my bank and they would play the logs for the bank. At this point when I asked what method he would use to play the logs for the bank, he stated, 'we would send them the file.' I suggested he send the file to me right now. He again refused. I was definitely and without a doubt told on the call that I could cancel and request a refund at any time. I assert that their unscrupulous actions related to denying the request to hear the logs is due to the fact that 1. The logs clearly indicate that I was told I could be refunded at any time and 2. They hope to create an environment of complexity to discourage one from pushing forward with the refund request. I had hoped to handle this amiably and this is the limit of my amiable request. I hope BBB can help to

bring this to a swift resolution, so I won't be forced to exercise my rights in a more forceful nature. Thank you for your time in reviewing this complaint. --- Additional Comments: I am seeking a complete refund of charges, as agreed during the telephone call between myself and CarAcquire representatives on 01/06/2012. I am also requesting a copy of the call logs, in accordance with my legal rights related to elements of conversion.'

Record 3 of 55	
Reference Number	35251451
Created Date	02/15/2012
Consumer First Name	CORALEE
Consumer Last Name	MURPHY
Consumer Address, City	PARADISE
Consumer Address, State Code	NF
Consumer Address, State Name	Newfoundland, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	A1L 2Z1
Company Name	CAR ACQUIRE
Company Address, Line 1	
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	
Company Address, State Code	
Company Address, State Name	
Company Address, Country Code	
Company Address, Country Name	
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	
Complaint Info Initial Contact Date	02/15/2012
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
Complaint Info Comments	"The complainant was selling her car online at www.kijji.ca The suspect Mark Dwight contacted the suspect by phone call on behalf of CarAcquire.com. The suspect stated he worked for an agency which could sell the complainant's car, on a website which receives a higher volume of viewer traffic. The complainant was advised that in order to have the car placed for sale, the suspect would require the complainants credit card number, which would be charged for \$500 Cdn

(refundable if the car does not sell within 6 months). The complainant was selling a Pontiac G6 - 2008 - \$11,000. The complainant contacted her husband and was advised to not provide any personal information. Suspect has since called back as Jessica Cohen (financial services) and provided a call back number of (877) 694-3919 "

Record 4 of 55	
Reference Number	35420341
Created Date	02/24/2012
Consumer First Name	George
Consumer Last Name	Ciobanu
Consumer Address, City	SAN FRANCISCO
Consumer Address, State Code	CA
Consumer Address, State Name	California
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
Complaint Info Comments	I tried selling a car with them and they have not refunded the full amount. --- Additional Comments: No need to, I wasted enough money on this.'

Record 5 of 55	
Reference Number	35967949
Created Date	03/13/2012
Consumer First Name	Barbara A
Consumer Last Name	Adams
Consumer Address, City	EASTERN PASSAGE
Consumer Address, State Code	NS
Consumer Address, State Name	Nova Scotia, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
Complaint Info Comments	<p>Company called my son who was selling a car on Kijiji. They offered him \$1500 more than he was asking for the car. They said they would sell the car for him if he gave them \$500. He said he didn't have any money and they said he could give them his visa card. He said his credit limit was too the limit and there was no room left. He said he would try to come up with the money. They asked for his visa card number any way and he gave it to them. After he hung up, they tried to take money</p>

out of his visa card without his permission. When my son called me to tell me, I advised him to cancel his visa card as this was most likely fraud. When you try to go through the website, you can't complete the sale process. I am reporting this as possible fraud. --- Additional Comments: DesiredSettlementID: Other (requires explanation)If this in fact fraud, then I would like to know so I can contact the police.'

Record 6 of 55	
Reference Number	36029243
Created Date	03/15/2012
Consumer First Name	Jillian
Consumer Last Name	McKinley
Consumer Address, City	SCARBOROUGH
Consumer Address, State Code	ON
Consumer Address, State Name	Ontario, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
Complaint Info Comments	Car acquire contacted me off of my ad for selling my truck. They claim they can sell my truck quickly at the asking price and the buyer pays them a fee. Then a 'senior' sales person calls and says they have buyers for the truck but need to provide credit card info for 'refundable deposit' of \$500 that will be added onto asking price and will be paid back by buyer. They claim to be able to transfer you to a 'visa representative'. When I asked them about their legitimacy they list off companies

they are affiliated with including Car & Driver, Walmart, New York Post. Their website also lists links to these 'affiliates'. I contacted both Wal-mart and New York Post who confirmed they are NOT affiliated with Car Acquire. --- Additional Comments: I want to make sure its recorded that they are misrepresenting themselves in order to get consumers credit card numbers. I believe they are a scam.'

Record 7 of 55	
Reference Number	36327708
Created Date	04/02/2012
Consumer First Name	Fred
Consumer Last Name	Knutson
Consumer Address, City	Fairbanks
Consumer Address, State Code	AK
Consumer Address, State Name	Alaska
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	99710
Company Name	Car Aquire
Company Address, Line 1	
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	Colorado Springs
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	
Company Email	
Company Website	
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	\$500.00
Complaint Info Amount Paid Value	\$0.00
Complaint Info Comments	Caller states he had a car for sale on craig list in AK,and received a responds from Car Aquire in Colorado Springs Co,and he wanted to know if they were legitament.Caller states he provided his cc number.

Record 8 of 55	
Reference Number	36481547
Created Date	03/20/2012
Consumer First Name	Kalyan
Consumer Last Name	Amaravadi
Consumer Address, City	COLUMBUS
Consumer Address, State Code	OH
Consumer Address, State Name	Ohio
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	43201
Company Name	CarAcquire.com
Company Address, Line 1	1837 S. Nevada Avenue #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	80905
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	support@caracquire.com
Company Website	
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	\$174.99
Complaint Info Amount Paid Value	\$0.00
	NOTE: In addition to the complaint notes immediately below, the Ohio Attorney General's Office provided additional information in fields whose header titles are quoted and follow the complaint notes. --- Refund and a possible compensation for the hassle I went through. --- Topic Description: Initially approached by their sales girl (Kasey Seares) on 03/20/12 through phone, they offered to sell my car in less than 2 weeks (apprrntly they saw my ad in www.cars.com) as I was moving

Complaint Info Comments

from Columbus OH, and even claimed that they have a customer in hand and made me pay \$175(a discount on the usual \$500 fee) on the same day - as they have already accepted the pre-approved loan for the supposed customer. They claimed they make profit on these loans, but not on the sale. And my payment will be refunded as soon as the car was bought or within 3 months, if they cant sell it off. After the payment, the supposed sales guy (Richard Shields) was unreachable. His extension doesn't work. The customer support cooks up something every time I call them, saying they will ask Richard to call me. This has been going on since the past week. Customer support says all calls will be directed through them only, and that we cant reach the sales guys directly. I really felt something is wrong with this company. And when I checked its BBB profile, they already have a compliant on them. SO got suspicious and filing another one on them.

Record 9 of 55	
Reference Number	36579072
Created Date	03/14/2012
Consumer First Name	Michael
Consumer Last Name	Rutherford
Consumer Address, City	IRVING
Consumer Address, State Code	TX
Consumer Address, State Name	Texas
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	<p>After several calls from CarAcquire trying to get my business I decided to give them a try. I paid them the \$500 fee for the services which included \$124.95 for the 3 month money back guarantee. After 6 days and no contacts about my car, I emailed Jessica Cohen, my representative to see how progress was, and 4 days later she responded saying that everything was good and she was in discussions with 'a couple of interested parties'. Since that email I have heard nothing more. With no contact</p>

Complaint Info Comments

for a month, I decided to check the affiliates that they claim they sell vehicles with on their website. (Car and Driver, Walmart, Military.com, New York Post, Oodle, Facebook Marketplace) My vehicle was not listed with any of these claimed affiliates. I emailed Jessica on the 12th and have not received a response. ---
Additional Comments: Being that my car has not been properly advertised according to the contract sent to me by CarAcquire, and because of the poor communication, I want the car sold within one week for my asking price or a full refund of the \$500 for the 'services'.

Record 10 of 55

Reference Number	36802044
Created Date	04/12/2012
Consumer First Name	Francois
Consumer Last Name	Picard-Blais
Consumer Address, City	GUELPH
Consumer Address, State Code	ON
Consumer Address, State Name	Ontario, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	N1H 7C5
Company Name	Car Acquire
Company Address, Line 1	1837 S. Nevada Avenue
Company Address, Line 2	PO Box 253
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS

Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	80905
Company Phone, Country Code	
Company Phone, Area Code	
Company Phone, Number	8776943919
Company Email	
Company Website	
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	

Complaint
Info
Comments

NOTE: In addition to the consumer's comments immediately below, the Canadian Competition I provided additional information in fields whose header titles are quoted and follow the commen
Recol Complaint (PDF) No ack. Complaint Filing Date: 2012-03-09 Evidence Descriptio
email from Kasey Seares from (Sellyourcar@caracquire.com) with attached document "Online (C
Acquireagreement"- 1 email from Michael Bradley from (Support@caracquire.com)- 4 websites
screenshot; Walmart.com, vehicles.walmart.oodle.com, caracquire.com and Toronto.kijiji.ca (Vel
ad). Crime Description: 2012-03-09SYNOPSISCAR ACQUIRE (CARACQUIRE.COM) is a U
Satescompany based in Colorado that makes phone calls to peoplewho used onlineClassified ad:
"KIJJI" to sell their vehicle. CAR ACQUIREpretend to be in partnership with WALMARTand
guarantee the sale of your vehicle whithin 90 days bydoing mass advertising with full purchase
advertisingwhich will cost you \$500.00 US for service fee. If after 90days the vehicule is still no
\$374.99 US willbe refunded. This company is using false pretence by using the companyname
WALMART as their partnership to gain confidence oftheirvictims for them to provide to CAR
ACQUIRE their personaland credit card information for the deposit fee.Chronological event12:5
received a Private number phone call on my cell from a female named Ka
Seares whosaid that she is working for Car Acquire as a representative.She said that she saw my
advertisementon KIJJI about me selling a BMW 540i 2002 for \$8,900.00AD ID#360470173 po
March 5th, 2012.- She explained to me that she has people interested intobuying my car but first
have to make depositof \$500 before sending the interested people over to me.- She said that "Ca
Aquire" is not making money over the\$500 but only with the financing of the selling ofthe car as
\$500 deposit will be used for advertisement ofmy car over various online sites.- She said that sh
a car dealership and that she isdealing with various financial institution.- She asked me about the
overall condition of the car to seeif it the car "qualifies" for my asking priceof \$8,900.00 as adve
on KIJJI.- She said that she will transfer me to her manager who isgoing to decide if my car "qu
to beadvertised for \$9,400.00 which is my asking price + \$500deposit.- She transferred me over
phone to her manager MichaelBradley to see if my car "qualifies"- At 12:56 pm she send me the
following email with "CarAcquire Money Back Guarantee.doc" attached.1 minute after I was
transferred to Micheal Bradley whorepresent himself as the Senior account manager for CarAqu
asked me some questions about; tires conditions,ownership, previous accident, where it would b
forme toshow my car like Toronto or Mississauga. - He said that he wants me to give my credit
cardinformation (Visa or Master Card) for a deposit of \$500 inorder to process with the sell.- I t
that I have some concerns to do that and that I don't know this company.- He said that car aquire
partnership with Walmart andthis is why it is safe to do business with him.- He told me to go to
website Walmart.com and type inthe search box "caracquire.com" and then click on"Search Clas
for caracquire.com" which appeared onthe website even if the result was "We found 0 results
for'caracquire.com'. - Then I clicked on the link "Search Classifieds for caracquire.com" from
Walmart.com website and then it directed me
to"http://vehicles.walmart.oodle.com/used-vehicles/for-sale/?q=caracquire.com&oldq=caracquir
inbs=1&bsm=dominance_match"which uses Walmart LOGO as a Walmart classified Betawebsi
said that it is a company based in Colorado U.S and thatcar acquire is online based company.- A
13:05pm he sent me the same email as Kasey Seares.- He gave me his phone number as 1877-65
ext. 201I told him that I will do som

Record 11 of 55	
Reference Number	36810928
Created Date	04/13/2012
Consumer First Name	MARC ANDRE
Consumer Last Name	LALANDE
Consumer Address, City	WENDOVER
Consumer Address, State Code	ON
Consumer Address, State Name	Ontario, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	K0H 3K0
Company Name	CAR ACQUIRE
Company Address, Line 1	
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	
Company Address, State Code	
Company Address, State Name	
Company Address, Country Code	
Company Address, Country Name	
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	
Complaint Info Initial Contact Date	04/13/2012
Complaint Info Amount Requested Value	\$500.00
Complaint Info Amount Paid Value	\$500.00
Complaint Info Comments	"The complainant was selling a car on www.kijiji in the amount of \$9,800. The suspect emailed the complainant on 11-feb-2012 offering to sell his car in the amount of \$10,500. The complainant was given the suspect telephone number in order to receive additional information. The complainant called the suspect at telephone number (877) 694-3919 and spoke to a male suspect by the name of Jim Jacobs. The complainant was told by the suspect that he would sell his car for

\$10,500 at a fee of \$500. The complainant was told by the suspect that if they did not sell his car within 90 days he would receive a reimbursement in the amount of \$375.75. The complainant will not pay for the service."

Record 12 of 55	
Reference Number	36988365
Created Date	04/19/2012
Consumer First Name	JOE
Consumer Last Name	CARREIRAS
Consumer Address, City	TORONTO
Consumer Address, State Code	ON
Consumer Address, State Name	Ontario, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	M6M3N8
Company Name	CAR ACQUIRE
Company Address, Line 1	1830 SOUTH NEVADA AVE #UNIT 253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	80905
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	
Complaint Info Initial Contact Date	04/19/2012
Complaint Info Amount Requested Value	\$500.00
Complaint Info Amount Paid Value	\$500.00
Complaint Info Comments	"Complainant said he posted his car on a number of websites with his cell phone number. Complainant received a call from a male suspect who said he was from --CAR ACQUIRE, and his name was Jerry Thompson, @ 877-694-3919, email address--sellyourcar@caracquire.com. Complainant was told by suspect that they had a number of buyers in the area for his car. Complainant's car--2009--Toyota Corolla S, selling for \$ 14,500.00 cdn. Complainant was to put a \$ 500.00 deposit by credit card and

this would be refunded. The suspect also said they were part of Wal Mart--they were the financial arms for auto for Wal Mart. Complainant also received an email from suspect."

Record 13 of 55	
Reference Number	36988376
Created Date	04/19/2012
Consumer First Name	DON
Consumer Last Name	MENCHION
Consumer Address, City	ST JOHNS
Consumer Address, State Code	NF
Consumer Address, State Name	Newfoundland, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	A1A 4V7
Company Name	CAR ACQUIRE
Company Address, Line 1	1837 S Nevada Ave ##253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	80905
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	
Complaint Info Initial Contact Date	04/19/2012
Complaint Info Amount Requested Value	\$500.00
Complaint Info Amount Paid Value	\$500.00
	"The complainant posted an ad on KIJJI selling a 2004 Honda CRV for \$9500.00 and received a phone call on 18-Apr-2012 from a male suspect named Bob who claimed to work for Car Acquire. Suspect advised that his company could find a buyer for the complainant's vehicle. Complainant asked the suspect to send him information via email. The complainant received an email from support@caracquire.com which advised that the complainant would need to pay a registration fee of \$500.00 and if the

Complaint Info Comments

vehicle did not sell the fee would be refunded. Email provided a website address of www.caracquire.com, phone number of (877) 694-3919 ext 265 and company address of 1837 S Nevada Ave #253 Colorado Springs CO 80905 USA. A female suspect called the complainant on 18-Apr-2012 to advise that they had a couple of buyers for his vehicle who were willing to pay more than the asking price. Suspect advised the complainant that he would need to pay a fee of \$500.00 via credit card to continue the process. Complainant refused. "

Record 14 of 55	
Reference Number	37021437
Created Date	03/28/2012
Consumer First Name	Kalyan
Consumer Last Name	Amaravadi
Consumer Address, City	NASHUA
Consumer Address, State Code	NH
Consumer Address, State Name	New Hampshire
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	Initially approached by their sales girl (Kasey Seares) on 03/20/12, they offered to sell my car in less than 2 weeks as I was moving from Columbus OH, and even claimed that they have a customer in hand and made me pay \$175(a discount on the usual \$500 fee) on the same day - as they have already accepted the pre-approved loan for the supposed customer. They claimed they make profit on these loans, but not on the sale. And my payment will be refunded as soon as the car was bought

Complaint Info Comments

or within 3 months, if they cant sell it off. After the payment, the supposed sales guy (Richard Shields) was unreachable. His extension doesn't work. The customer support cooks up something every time I call them, saying they will ask Richard to call me. This has been going on since the past week. Customer support says all calls will be directed through them only, and that we cant reach the sales guys directly. I really felt something is wrong with this company. And when I checked its BBB profile, they already have a compliant on them. SO got suspicious and filing another one on them. --- Additional Comments: I just need a refund and a possible compensation on the hassle that I went through. '

Record 15 of 55	
Reference Number	37076523
Created Date	04/27/2012
Consumer First Name	Garrett
Consumer Last Name	Grinnell
Consumer Address, City	Chicago
Consumer Address, State Code	IL
Consumer Address, State Name	Illinois
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	60614
Company Name	Car Acquire
Company Address, Line 1	1837 S Nevada Ave
Company Address, Line 2	Ste 253
Company Address, Line 3	
Company Address, City	Colorado Springs
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	80905
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	04/26/2012
Complaint Info Amount Requested Value	\$500.00
Complaint Info Amount Paid Value	\$500.00
Complaint Info Comments	Consumer posted an ad on Craig's List trying to sell his car. He then received a call from Car Acquire which offered to sell his car for him if he paid \$499.95, which he did using a Visa cc. He now thinks it was a scam after reading complaints.

Record 16 of 55	
Reference Number	37119454
Created Date	05/01/2012
Consumer First Name	Le
Consumer Last Name	Wang
Consumer Address, City	Chicago
Consumer Address, State Code	IL
Consumer Address, State Name	Illinois
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	60640
Company Name	caracquire.com
Company Address, Line 1	1837 S. Nevada Avenue
Company Address, Line 2	#253
Company Address, Line 3	
Company Address, City	Colorado Springs
Company Address, State Code	NV
Company Address, State Name	Nevada
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	80905
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	support@caracquire.com
Company Website	caracquire.com
Complaint Info Initial Contact Date	01/19/2012
Complaint Info Amount Requested Value	\$499.00
Complaint Info Amount Paid Value	\$374.00
	<p>The salesman called me regarding a vehicle listing I had on Craigslist. Im guessing that I was easy bait because Ive had the listing on there for a few months while I kept lowering the price. The salesman told me that he had 2-3 candidates who were pre-approved for their financing and that if I listed the car with them, then I would be able to sell my car at a much higher price than the one that I listed now. They said that they would most likely sell the car at \$14,000 as opposed to the \$10,000 I had</p>

Complaint Info Comments

listed it then. They also offered a 90 day money back guarantee however they did not disclose that I had the still have the car after 90 days to get my money back. Also it involved a ton of paperwork to received the money back. Plus it wasnt even the whole amount back. A few days later I called the salesman who was responsible for my account and the rep there told me they would pass on the message and have him call me back. I called them to follow up at least 10 times without a call back from him. I got one response from him during the whole month that I had listed with them. Then two months later, I get a call from a guy named Garrett who asked me if I had listed my car with caracquire. It turns out that he had a similar experience with them. The saleman promised the same thing. (People with pre-approved loans who would buy the car but never come through) On their site they also promise affiliate marketing but after more research, all of their affiliates are really not valid. Please shut this company down because it will create more distrust in the already weak auto industry. I request that you follow up with me regarding this complaint. Thank you, Le. PS9000: Web Marketing/Advertisement Other-Other Update

Record 17 of 55	
Reference Number	37168377
Created Date	04/02/2012
Consumer First Name	Paolo
Consumer Last Name	Crescenzi
Consumer Address, City	NEPEAN
Consumer Address, State Code	ON
Consumer Address, State Name	Ontario, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	<p>On March 20th 2012, I listed my used vehicle for sale on Kijiji here in the city of Ottawa in Ontario Canada. I was contacted by an alleged 'salesperson' named Jon Anthony who claimed to work for a company called Caracquire.com. Jon specifically indicated that he specializes in selling used vehicles and providing financing for people who cannot get financing elsewhere i.e through a bank. On two seperate occassions Jon told me that he had several buyers ready and willing to</p>

Complaint Info Comments

purchase my vehicle within the next few days. I informed Jon that I had purchased a new vehicle and would only require his services if he could sell my car ASAP. Jon assured me that my vehicle would be sold by the upcoming weekend, latest Monday. He told me to be ready at a moments notice as a buyer would be contacting me to look at the vehicle. I was enticed by this and decided to provide my credit card info to him. Needless to say, I have not heard from any potential buyers or from Caracquire, specifically Jon again. I attempted to contact Caracquire's customer service number at 1-877-694-3919 but the phone is always answered by a receptionist who indicates that Jon is never available and always 'running around' Messages have been left but to no avail. I sent several emails again to no avail except for my last email whereby a supposed 'manager' named 'Richard Fields' called me. Richard again indicated that Jon was unavailable but looking over my file he noted that there are two buyers willing and ready to purchase my vehicle. I should be hearing from them on the Friday, March 30th, latest Monday, April 2nd. Again no calls. I asked them for a refund but they are unwilling to do so. They are using false pretenses and lies in order to sell a service to which they do not provide. I decided to do a little bit of research on the internet and many others have been contacted by this company and told the same lies and Jon Anthony is mentioned by others as well. This company is lying about a service that they provide but they actually do not do anything after they have taken your money. The fee was \$500USD to which they provide a 'money back guarantee' after 90 days if the vehicle is not sold. Unfortunately several people have not received their refunds after sending the required paperwork. I asked Caracquire to refund my money but with no success. I have contacted my credit card company and opened a dispute but I am told by Visa that there is probably nothing they can do. The business is completely fraudulent and needs to be investigated so further people do not become victims. ---

Additional Comments: I want an immediate refund. Salespeople need to stop using false pretenses and lies to sell their service.'

Record 18 of 55	
Reference Number	37380280
Created Date	05/07/2012
Consumer First Name	Zaiful
Consumer Last Name	Kazi
Consumer Address, City	HOUSTON
Consumer Address, State Code	TX
Consumer Address, State Name	Texas
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
Complaint Info Comments	This company is misleading, they called me and made a generous offer but was unclear on how the selling process went. I spoke with a 'Richard Shield' phone number 1877-694-3919, he was strong, persistent, and prompt but thank god I know every con-artist's tactic in the book. Basically he said he had buyers waiting and were ready to sell the car, all I had to do is pay a \$500.00 deposit fee for their services. But said if the car doesn't sell or does sell I will be reimbursed the 500.00

fee and I got to thinking if i get the fee back win or lose how do they make their moneys' worth.. So i guess they will make miscalculations with the money and try to stall until I give up the fight and just say forget the money. Don't let these people black ball you, they must be put out of business as if we don't have enough to worry about. --- Additional Comments: Shutdown this business!"

Record 19 of 55	
Reference Number	37383127
Created Date	05/07/2012
Consumer First Name	Mikael
Consumer Last Name	Osiashvili
Consumer Address, City	FOREST HILLS
Consumer Address, State Code	NY
Consumer Address, State Name	New York
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	I had an ad on craigslist for a 2011 Accord. They called my father proposing that if we pay them 500 dollars they will sell the car in a few days. They claimed that they had a few buyers waiting to buy the car. I told them if they had buyers why ask for a deposit when they can take it by adding to the purchase price of the car. Or make me sign a contract stating I would pay them after the sale of the car. They tried to find many ways around that suggestion.I called them a scam and hung up. They called me

Complaint Info Comments

numerous times after that and were extremely rude because they epically failed at selling their bullshit to me. I then googled their buisness name and found countless reports of unfair practice and basically THEFT. Horrible company. Horrible employees and its very shameful that they can run in such ways without being prosecuted and penalized short of this site negative reviews on google searches. --- Additional Comments: I jut want this to contribute to their F and unfair business practice. Im sure countless people fall victim to this. These people are just smarter criminals. The people working there must be reading off of sales pitch papers. Its laughable.'

Record 20 of 55	
Reference Number	37442382
Created Date	04/11/2012
Consumer First Name	Sonya
Consumer Last Name	Navarrete
Consumer Address, City	BRENTWOOD
Consumer Address, State Code	CA
Consumer Address, State Name	California
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	<p>I was told since day one there was a buyer interested in our vehicle and this company would help list my car and get it sold. It's been over a month and I'm being told the same as I was since day 1. 'There's still interested and qualified buyers going through the process' but that is all I hear. I'm told by the end of the week I should get a call to show the vehicle and never do. This has been going on since day one, every single week. I would avoid this company. They put you on a contract for 3</p>

Complaint Info Comments

months and can't get your money back unless the car sells. And when you 'do' get your money back it is only partial. ---
Additional Comments: Never once did my agent call me to update me. I've had to call every time. Customer service is going out of your way to make sure the customer is satisfied and we are not satisfied. I called the next business day after purchasing this service and wanted to cancel and was not allowed even though I was told I could change my mind. There for since then all I wanted was my money back and they've done everything they could, including their 3 month contract to convince me to be patient and wait for the sale, but everyone knows it doesn't take weeks to find out if your qualify to buy a car. Therefore I'm convinced I'm being patience for a nonexistent buyer.'

Record 21 of 55	
Reference Number	37783132
Created Date	05/25/2012
Consumer First Name	Lori
Consumer Last Name	Cherry
Consumer Address, City	Hudson
Consumer Address, State Code	WI
Consumer Address, State Name	Wisconsin
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	54016
Company Name	Caracquire.com
Company Address, Line 1	1837 S Nevada Ave
Company Address, Line 2	#253
Company Address, Line 3	
Company Address, City	Colorado Springs
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	80905
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	03/19/2012
Complaint Info Amount Requested Value	\$500.00
Complaint Info Amount Paid Value	\$500.00
	<p>Was hesitant about 90 day sales period unless we could sell our vehicle outright. Sales rep confirmed we could sell vehicle outright and still get our money back. We signed up for their service only to receive the contract which stated we needed to be in possession of the vehicle at the end of 90 days to receive our refund. Contacted the finance manager ASAP after receiving contract and waiting for a return call. Eventually he called back and he confirmed he wasnt clear on how the</p>

Complaint Info Comments

money back guarantee works. By this time we were locked in. Now 60+ days into the relationship with a multitude of excuses for not selling our vehicle we sold it outright. The issue at hand is the company is not honest about their services and money back guarantee. Had I known we needed to be in possession of the vehicle at the end of 90 days I would not have provided them with money. I have continued to contact Caracquire to receive a refund with continual run-around from all Customer Service Representatives involved. I have asked that the phone recordings be reviewed to support the history of my account and to validate the original conversation with the finance manager, Kevin Martin. I currently have a pending case with the Better Business Bureau, along with records of my conversations with Caracquire personnel. Other-Other Update

Record 22 of 55	
Reference Number	38033061
Created Date	06/12/2012
Consumer First Name	Christopher
Consumer Last Name	Smith
Consumer Address, City	San Francisco
Consumer Address, State Code	CA
Consumer Address, State Name	California
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	94109
Company Name	CarAquire
Company Address, Line 1	1837 S. Nevada Ave
Company Address, Line 2	253
Company Address, Line 3	
Company Address, City	Colorado Springs
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	80905
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	sales@caracquire.com
Company Website	caracquire.com
Complaint Info Initial Contact Date	06/12/2012
Complaint Info Amount Requested Value	\$500.00
Complaint Info Amount Paid Value	\$0.00
Complaint Info Comments	I put up a for sale ad for my car on Craigslist. This company contacted me the next day from a blocked phone #, saying they were "out of stock" on my exact specific model and year and trim of car, "guaranteeing" the sale of my car at any asking price, but required a \$500.00 upfront listing deposit. A quick Google search reveals nothing but negative information and warnings about them.

Record 23 of 55	
Reference Number	38077234
Created Date	05/31/2012
Consumer First Name	Gilbert
Consumer Last Name	Scott
Consumer Address, City	BRANTFORD
Consumer Address, State Code	ON
Consumer Address, State Name	Ontario, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	<p>I recently advertized an automobile for sale on Autotrader and Kijiji. The asking price is \$8,500.00 Within 48 hours I received a phone call from a Car Acquire representative offering their service. The representative stated that for a \$500.00 fee they could 'guarantee' the sale of our automobile. The catch was that I had to send them the \$500.00 first. When I balked at this, the sales rep. said that he could 'guarantee' that he would sell the automobile for \$9,000.00 within two</p>

Complaint Info Comments

weeks and we would not be out of pocket one cent. I suggested to him that if he was so sure, he could send me a cashiers cheque for \$9,000.00 and being an honourable person (slam, he hung up) I would immediately send him a cheque for \$500.00. My guess is that this is a scam - you decide. I think they exist on the gullibility of those who remit the \$500.00 fee and have no interest whatsoever in selling vehicles. What do you think. --- Additional Comments: No resolution requires. Please inform your clientele that this is a shady company at best.'

Record 24 of 55	
Reference Number	38341498
Created Date	06/15/2012
Consumer First Name	Justin
Consumer Last Name	Clements
Consumer Address, City	CALGARY
Consumer Address, State Code	AB
Consumer Address, State Name	Alberta, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	<p>I recently posted my car for sale on kijiji.ca in Alberta. 2 days later I received a phone call (blocked name/number) from a woman who supposedly worked for a business calling themselves 'Car Aquire'. She claimed my car model was in great demand and they have been forced to search online websites in order to fill the amount of requests they have. She said they would be willing to offer me the full asking price, however, to list my car with them it requires an upfront deposit of 500\$.</p>

Complaint Info Comments

'But don't worry, because when they list my car for sale they will add 500\$ to the asking price and I will receive a full refund'. She asked if I would be available to have someone come look at my car in the next 2-3 weeks (forgot to ask my address). Proceeded to talk about how easy of a sell it would be, and then asked if I would like to speak with the manager and see if he makes me an offer. Because the deal seemed too good to be true I asked a few questions about them, and obligations of paying the 500\$ upfront. She stumbled on her words, offered to send me an email and the manager will call me back at another time. When she hung up, I read the email. Their website is a website for sure, with no substance. Just a link to a type of search engine. Not to mention when I did a web search for their business it didn't exist. I came across a blog forum, in which many other people in Alberta discussed receiving calls from this company and a few who had paid the 500\$ never to hear from the 'company' again. --- Additional Comments: DesiredSettlementID: Other (requires explanation)As they did not actually scam me out of any money, I only wish to have this complaint made public to warn others of this scam. It sounded very convincing as she explained everything and proceeded to make me an offer. Due to how many other people I have seen who 'blogged' regarding these same type of phone calls, I wish to report this to the BBB in hopes people will not be taken in by this scam. '

Record 25 of 55	
Reference Number	38341520
Created Date	05/18/2012
Consumer First Name	Kyle
Consumer Last Name	Kufley
Consumer Address, City	STE ROSE DU LAC
Consumer Address, State Code	MB
Consumer Address, State Name	Manitoba, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	I had my truck for sale on Kijiji for a week and then one day I get a call from this company Car Aquire saying that my truck is a great candidate for there website to be sold on.So for 500 dollars I get a money back guarantee that if they don't sell my truck I will get my money back.They said a few people where interested in my truck but they couldn't get a loan from the bank as where they do financing for people who can't get loans. Then they said with in 5 days some one will be coming to get my

Complaint Info Comments

truck. So I bought there sales pitch.Paid with my creditcard,they told me they do not share any information with other companies. They sent me a confirmation and I replied.Then I my truck was posted on there website. A few minutes later I get a call about my truck, guy was asking questions about it, then the same sales pitch again. I like oh did I just get screwed?Told him I wasn't interested.A week went by and not one phone call about my truck from there website.My truck was sold locally from the forsale sign in my truck. I printed there money back guarantee, filled it out how they wanted, mailed it on March 3rd registered as they asked and I waited. They said any where from 6 to 8 weeks until I get my money. I looked into what was going on with my refund and told them I mailed for the refund.They asked if I sent it registered and I told them yes, then a red flag came up again. I tracked my letter, they refused my letter on March 9th. As of to date I have not received my payment back from them --- Additional Comments: I am wanting my money back from this company and them shut down.'

Record 26 of 55	
Reference Number	38341562
Created Date	06/12/2012
Consumer First Name	Brianna
Consumer Last Name	Becker
Consumer Address, City	BECKER
Consumer Address, State Code	MN
Consumer Address, State Name	Minnesota
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	CarAcquire contacted me through a Craigslist ad I had posted to sell my vehicle. They claimed they are a car broker and had buyers lined up to purchase my vehicle. They asked for my credit card number for a deposit. I told them I wanted to speak with my wife first and not to run the card. They said they would only run the card after my approval but needed the number to 'make sure the card was not a stolen card and I was who I said I was'. The company ran the card without my

Complaint Info Comments

approval for two transactions totalling \$500.00. The company said that they would cancel the charge so it would not go through my bank and if it did go through a refund would be issued. The charges both came through my account the next day and to this day I have not received a refund. This occurred almost two months ago. When I tried calling the company back I was not able to get ahold of anyone. --- Additional Comments: I am no longer seeking resolution as this is not a valid company and is a scam. '

Record 27 of 55	
Reference Number	38728475
Created Date	06/04/2012
Consumer First Name	Dale
Consumer Last Name	Nesbitt
Consumer Address, City	ST. ALBERT
Consumer Address, State Code	AB
Consumer Address, State Name	Alberta, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
Complaint Info Comments	I was contacted by CarAcquire re an ad I placed on kijijii to sell a vehicle. Jon Anthony told me that if we signed on with them for \$500 fee that he would have buyers sent over with financing in place. He claimed they would be calling me over the next 6 days. No calls were received. I got a buyer through kijijii and contacted CarAcquire to let them know it was sold and to discuss refund of fee. I have sent several emails and tried calling but am not getting any response whatsoever. ---

Additional Comments: The employee made promises they did not keep and will not respond to my attempts to contact them. I want a refund of my \$500.00. '

Record 28 of 55	
Reference Number	38830949
Created Date	06/08/2012
Consumer First Name	Ashley
Consumer Last Name	Richards
Consumer Address, City	LAGUNA NIGUEL
Consumer Address, State Code	CA
Consumer Address, State Name	California
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	i had my car up for sale on craigslist and this company, caracquire.com, contacted me on 5/3/12, saying that for a \$500 deposit they would sell my car- they said that they work with people who have bad or no credit, and their clients have to purchase their new car through them (car acquire). they said that they have clients in my area searching for my particular vehicle, right now and i had to act fast! interested buyers were supposed to be contacting me within a week, because

Complaint Info Comments	kevin martin, the 'finance manager', 'doesn't get paid until i do!'. kevin also said that he would be available to speak with throughout the process if i had any questions or concerns. it's been over a month and i haven't heard from a single 'potential buyer'. I've tried to contact kevin 4 times now, but he is never available and doesn't return any of my calls. i honestly doubt if he really exists. i went onto google and typed in car acquire and a ton of websites popped up talking about how this website is a total scam, and a lot of people are getting scammed out of their money. --- Additional Comments: I would like a refund of \$499.94.'
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Record 29 of 55	
Reference Number	38835742
Created Date	06/08/2012
Consumer First Name	Robert
Consumer Last Name	Carroll
Consumer Address, City	DALLAS
Consumer Address, State Code	TX
Consumer Address, State Name	Texas
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	I was told that if they could not sell my vehicle I would receive at least \$374 back for failed service. They spelled all my info wrong so it took days to receive my online information to advertise my car. They do not advertise your car on the suggested sites they claim to use (cars.com, autotrader). I called numerous times over the 2 months and was told buyers bailed but there are 4 buyers currently going through the application process. I was told I would know in a few days when I would be

Complaint Info Comments

selling my car to an individual. Four weeks passed and then I was told application process usually takes a maximum of 2 weeks. I called twice a week for the duration of the service (roughly two months) and never was able to speak to my 'agent'. I left numerous messages and asked to be called back immediately to know the status. I traded my car in after two months because I was tired of spending money to prep it for sale. I spent money on two car notes, fixed the brakes, serviced it twice, and paid for registration/inspection. Jim Jacobs (the agent) later told me application process takes 4-6 weeks. How could he possible sell my car in the one week he guaranteed if the app process takes 4-6 weeks? He then proceeded to tell me he is missing out on a payday of 17% interest from the applicant and he is upset I bailed on the service because he wasn't getting paid. How could I remain with a company that kept giving me the runaround and never gave me legitimate information about the status? I was then told if I haven't received a call from a buyer, then the chances of my car selling were low and they will make it right with me. I was told I would receive a \$250 check in the mail and 2 \$100 gas cards. I never received the check (2 weeks have passed) and the gas cards are a spam service you must pay to participate in. Not to mention they sent two that expire in 2 weeks and only one can be used per household. I was told today (6/8/2012) that the check was mailed Monday. Obviously it has not arrived. They have been completely misleading and negligent to point where I had no other choice in selling my car personally or trading it in. I never received a contract in the mail or email. They claim the contract is viewable online but it is not. I NEVER RECEIVED DOCUMENTATION OF A CONTRACT that I supposedly willingly broke. I have been patient and polite until today and I am tired of being run in a circle while my \$500 dollars is sitting in their pocket. They have mislead me once more about the refund and also refuse to allow me to speak to uppermanagement. Very shady business group and will continue to

burn my naive customers that are desperate to sell their vehicle. --- Additional Comments: I want the full \$500 dollars I spent on their service. I want it in cash/check form in the full amount and I do not compensation through certificates or gift cards. '

Record 30 of 55	
Reference Number	38924688
Created Date	06/11/2012
Consumer First Name	Ronald E.
Consumer Last Name	Dellosa
Consumer Address, City	TUCSON
Consumer Address, State Code	AZ
Consumer Address, State Name	Arizona
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	<p>I listed my vehicle with Car Acquire around February 17, 2012. I did this via phone and I spoke to Mike Bradley (phone # 1-877-694-3919 ext. 201). Mr. Bradley told me that if the vehicle hadn't sold within 90 days, I would be refunded \$319 of my \$499.95 fee. In 90 days time, I received no calls about my vehicle. I contacted Car Acquire around May 18, 2012 and requested the refund. The woman I spoke to said she was sending me a form to fill out in order to process a refund. I</p>

Complaint Info Comments

never received the form. I called again on May 25. I spoke to a different woman. She said she was sending me the form. Again, I never received it. The form does not appear to be provided on their website either. On June 7, I called again and asked to speak to a supervisor. I reiterated that I needed the form and he stated they only send mail out on Fridays. I sensed I was getting the run-around and that they had no intention of sending a refund per the original statement made by Mike Bradley. What I want from Car Acquire is the \$319 refund. --- Additional Comments: I am seeking a \$319 refund from Car Acquire as promised by their representative, Mike Bradley, if my vehicle did not sell.'

Record 31 of 55	
Reference Number	39184926
Created Date	06/27/2012
Consumer First Name	Herbert W.
Consumer Last Name	Gay
Consumer Address, City	HOMOSASSA
Consumer Address, State Code	FL
Consumer Address, State Name	Florida
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	\$374.00
	<p>I HAVE MEET ALL THERE CONDITIONS OF REFUND. THEIR REFUND FORM WAS RETURNED BY CERTIFIED MAIL.MAY 29, 2012. CALLED BY PHONE THEY SAID IT WAS UNDER REVIEW. ALL OF THEIR REQUESTED CONDITIONS WERE MEET. NO REPLY TO MY E-MAILS DATED 06/8/2012 & 0PR6/25/2012Product_Or_Service: VEHICLE SALE BY THEIR ADVERTISINGOrder_Number: SEE ABOVEAccount_Number: VERIFICATION</p>

Complaint Info Comments

CODE #9 --- Additional Comments:
DesiredSettlementID: RefundI PAID MY
\$124.00 DOLLARS TO ASSURE A
REFUND OF THE \$374.00 ACTIVATION
FEE. I WOULD LIKE MY REFUND
CHECK.IT APPEARS TO ME THAT THE
\$124.00 FEE IS THEIR PROFIT AND THEY
ARE THE ONES THAT SETS THE SALE
PRICE OF MY VEHICLE. I DID NOT
RECEIVE ONE OFFER TO PURCHASE.
THE PRICE WAS HIGH FOR THIS
AREA.YOU HAVE TO JUMP THROUGH
HOOPS AND HAVE THEIR REFUND
NOTORIZED AND THERE IS A TIME
LIMIT ON YOUR REQUEST FOR A
REFUND.I HOPE ALL OF THEIR
CUSTOMERS READ THEIR RESPECTIVE
CONTRACTS.'

Record 32 of 55	
Reference Number	39184927
Created Date	06/25/2012
Consumer First Name	George
Consumer Last Name	Fisher
Consumer Address, City	LITTLETON
Consumer Address, State Code	CO
Consumer Address, State Name	Colorado
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	<p>Followed all instructions to get return, but since the 90th day was on a Sunday the April 8th we had the form notarized on Friday the 6th by our bank which is closed on Saturday and Sunday. , but mailed it on the 9th, they received it on the 10th which was well within the 7 days allotted by them. No where does their instructions say that the paperwork had to be signed on exactly the 90th day, but now they tell us that it does. We were never able to pull up the so-called advertising until they gave us a</p>

Complaint Info Comments

code number, so if we could not see it without this number how could anyone else? CarAcquire told us that when they had anyone interested in buying our vehicle that they would give that person our name and phone number so they could call us to see the truck, no one ever called in those 90 days. We talked to the Colorado Auto Dealers Assn. and were told that any company selling vehicles and financing them in the state needed to be licensed and this company is not. --- Additional Comments: I would prefer to have all of the \$500 returned because I do not believe that they ever really advertised my 2004 Dodge Ram 3500 for sell. Supposedly the advertising was to cost \$124.95 and the balance was their commission for selling the vehicle.'

Record 33 of 55	
Reference Number	39190154
Created Date	07/14/2012
Consumer First Name	Alexander
Consumer Last Name	MacRae
Consumer Address, City	CHICAGO
Consumer Address, State Code	IL
Consumer Address, State Name	Illinois
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	60613
Company Name	Car Acquire
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	80905
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	support@caracquire.com
Company Website	http://www.caracquire.com/
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	\$500.00
	NOTE: To prevent interference with pending law enforcement action, prior to any investigative action, please contact the IC3 at SEARCH@IC3.GOV. Please check the "CSN Record Details page - Data Reference field" link for further details on IC3 data. --- Incident description: Let me start out by saying that I am a normal person, with a normal job living a normal life. I am not looking for money or for something to get caught up in the legal system. I simply want to inform you of a

Complaint Info Comments

fraudulent company that has taken my money so that I can get help. I was attempting to sell my car. Upon posting an ad on Craigslist, I was contacted on my cell phone by Olivia Davis of Car Acquire offering to sell my car for me. She explained that they make their money off of financing the vehicle for other people. I give them a \$500 deposit and they advertise my car in numerous ways and connect buyers to sellers. When the car sells, I get a check for the amount it sold for and my \$500 deposit back. She explained that they take on people with poor credit and offer them high interest financing, which is how they make their money. If the car does not sell in 90 days, I get \$375 back and they keep the other \$125. She told me they could guarantee the same amount I had the car listed for (\$18,000). She then said she could list it as \$19,000 to see what kind of interest it gets and if nobody is interested, drop the price after 2 weeks. She said she would contact me after 2 weeks and did not. I filled out a profile for their website so that they could post my vehicle (2006 Toyota Tacoma). While they could not guarantee anything, she assured me that the car should move within 2 weeks. She said they will contact me with a potential buyer who will set up a test drive with me. If they purchase the vehicle, I can choose between a direct deposit or certified check. After weeks of not hearing anything, I called in to find out what was going on. I was told that I had three interested parties and good activity on my profile. Upon calling back days later, someone else went through the same exercise as before and told me there were two interested parties. I was told I should hear something no later than a week from that date. With each phone call, I requested a follow up from them when something changed or someone was interested. Never happened. I contacted them all but one time, when someone called me back. This went on for a few months until I became suspicious that nothing was happening. I was assured time and again that they are trying to sell the vehicle and it only helps them to sell it too. I was put in touch with John who was supposedly a manager and my contact instead of Olivia.

Olivia was very busy. John was the one informing me of all this. Finally, after calling in myself, I was told that someone wanted it and they were just checking employment records. The buyer was supposed to call me at the end of the week. After that did not happen, I called in and was told that the deal fell through. I called back to speak with John, who was not available. For the record, anytime that I called in to speak with someone I had spoken to before, they were either not in or unavailable. I was called back by a blocked number by someone named Justin Blackburn. Justin was John. I was the same person and when I called him out on it, he said no I assure you we are very different people. Finally, 90 had passed and I filled it all out correctly and had it notarized by a bank. I sent it in via certified mail and received notification that it was received by an Adam Polling. I called in to start asking questions because in three months I didn't have one person even test drive the vehicle and I had figured out they were a scam. - Their posted address is a mailbox. When I asked different people that I spoke with if they were physically sitting at that address, most said yes even after I told them I understand it is a mailbox. I told Scott that I

Record 34 of 55	
Reference Number	39435955
Created Date	07/06/2012
Consumer First Name	Nancy
Consumer Last Name	Storms
Consumer Address, City	ONTARIO
Consumer Address, State Code	ON
Consumer Address, State Name	Ontario, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	N/A
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	<p>To Whom it May Concern: My name is Nancy Storms. I am from London, Ontario Canada. The reason I am filing a report is that I feel I have been scanned by a company in their area. At least they have a mail box in your area. What had happened is these people took information off one of our sites. It is called Kijiji. This is a site where we can sell things. I happened to have had my car up for sale. The company that took my information from Kijiji</p>

Complaint Info Comments

is called 'Car Aquire.' They kept calling. Finally, one of them called and said they had a buyer and he had been approved by their department for a loan to buy my car. Well, I was excited. It was during this conversation that they had mentioned that they found me on Kijiji. I had agreed to the the terms that they would sell my car...there was a guarentee or money refunded. But when they talk later on....they said that only 300 and change was refunded. They said it would cost 500 plus the conversion rate. It ended up taking 599.95 from my visa. They said that the manager was going to call the next day. That did not happen. He was suppose to give me a 9 digit number so that I could go on their web site and down load my pictures (they had already copied the pictures on Kijiji on to their web site). They also said that they were going to e-mail me with all of their details about what I agreed to. I didn't receive the e-mail...This was suppose to confirm the details and my 9 digit number that I would use to go to Bank of Nova Scotia or Bank of Montreal...once my car sold...this number and picture ID and ownership would be my info needed to collect the money. I have received calls but they were other guys trying to get me signed up with this deal. Is there anything you can do to look into this for me. Have you had a business registered called, 'car aquire.' or 'caraquire.' This is the phone numbers they had given me:1-877-694-3919 - it will say they are closed1-877-748-5646 - it will say that they are a Canadian loan company. They don't know anything about Car Aquire.1-877-225-2879 - is disconnected. The e-mail that I got off of their site was support@caraquire.com - they have not responded to two e-mails I have sent them. Their web site is www.caracquire.comWhen I go on their web site they have a picture of one of my doors...before there were all sorts of pictures that I had on Kijiji. This is the address they give as a mailing address. 1837 S. Nevada Avenue #253Colorado Springs, CO 80905-2516_____I had looked up the address and called one of the neighbours and they let me know that this address is only to a mail box where mail can be forwarded to anywhere.They have not kept any of their promises. That I can call any time if I have more questions or change my mind. They

did not call me back with the 9 digit number and more details. They did not e-mail with the contract details plus the 9 digit number. I don't think they will follow through and actually sell my car and if they do...I don't have the code to collect my number. Right now, I am out 599.95. Anything you can do to help me out would be greatly appreciated. Nancy
@yahoo.com (this is the best way to get ahold of me) 2 ---
Additional Comments: '

Record 35 of 55	
Reference Number	39435959
Created Date	05/23/2012
Consumer First Name	Lori
Consumer Last Name	Cherry
Consumer Address, City	HUDSON
Consumer Address, State Code	WI
Consumer Address, State Name	Wisconsin
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	<p>Finace Manager from Caracquire, Kevin Martin contacted us on 3/19/12 to sell our vehicle. We had hesitations based on needing to sell our vehicle quickly. In explaining the money back guarantee I asked Kevin if we sold the vehicle outright or to the dealership if we would get our money back, he said yes just go online and fill out the refund request. I also told Kevin we needed to sell our vehicle within 2-4 weeks as our new car was ordered and being delivered, he state he had a great</p>

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closure rate and it should not be a problem. With both of these confirmations from Kevin we signed up. Kevin stated he would transfer me to the payment group and then call back in a few minutes to walk me through signing onto their website to setup our profile. I paid over the phone using my US Bank VISA card. About 15 minutes later we received the payment receipt and contract via email. I was waiting for Kevin's call so I opened the contract to read only to find that it stipulates you must be in possession of your vehicle by the end of the 90 days to get your refund. I immediately called back Caracquire only to find that they were closed for the evening and that Kevin had lied about calling before the end of the night. On 3-20, I called back (and sent an email) in the am regarding the contract and said I needed to speak with Kevin Martin ASAP. I explained the claims Kevin had made about how to get our refund to the Customer Service person on the phone and she said she would have him call. Kevin eventually got back to me around 5:00 on 3-20 and stated that he wasn't clear about how the money back guarantee works and should have been previously. By this time we were locked into the service. For the past two months we have been waiting for Caracquire to sell our vehicle with the story always being the same. They have one or two buyers either needing their pay confirmed or they are waiting on a co-signer. The issue is now I would like my refund as we sold the vehicle without the help of Caracquire (because our new vehicle is here). I contacted Kevin Martin 5/16/12 to cover the aforementioned history, inform them we sold the vehicle and to request a refund for the entire amount of \$500.00. At the start of this conversation Kevin chose not to remember the details of our first two recorded conversations around the money back guarantee and his oversight. Needless to say, at the end of this discussion, Kevin stated he would work to get me a refund and personally listen to the federally recorded conversations. He stated that either he or another manager would contact me within 24-48 hours. This did not

happen. I called on 5-21 only to find Kevin was out for the day. Customer Service scheduled Kevin to call me on 5-22 at 11:30 and this did not happen. So at 12:35 on 5-22, I called Kevin only to find that he had completely forgotten about our conversation from 5-16. I reminded him of the discussion, his promise to listen to the tapes and have someone get back to me within 24-48 hours. He stated said he could not listen to the conversations, that only a district manager had access. He then proceeded to tell me that he would schedule a call for one of the District Managers to call me sometime on 5-23. Currently I am asking to have my \$500.00 refunded to my Visa Card. Up to this point the sales professional (Kevin Martin) has delivered a series of false claims and promises. Overall I believe he has misrepresented what the terms of conditions are for their service and not followed through on commitments. --- Additional Comments: I would like the full \$500.00 applied as a refund to either my Visa Card or a personal check mailed in the above amount to my home address. '

Record 36 of 55	
Reference Number	39435963
Created Date	07/03/2012
Consumer First Name	Dennis
Consumer Last Name	Geisler
Consumer Address, City	ACCORD
Consumer Address, State Code	NY
Consumer Address, State Name	New York
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
Complaint Info Comments	<p>Car Aquire did not initiate one call to advise of any potential clients, did not provide any status reports and there was difficulty in reaching agent (John Anthony) who initiated contract during the three months this contract has been in effect. Extended waiting time for customer service.Car Aquire did not provide any names or phone numbers of potential buyers.Vehicle was sold outside of their servicesVerification code: 210458632Contract Date: 04-03-12 ---</p>

Additional Comments: Since Car Acquire did not provide any service, I am requesting a full refund of funds paid:General Package (\$374.99) Approval code 4287096852Premium Option Price (124.95) Approval code 4287054778Total refund requested \$499.94'

Record 37 of 55	
Reference Number	39435965
Created Date	07/05/2012
Consumer First Name	Ron
Consumer Last Name	Smith
Consumer Address, City	MONTAGUE
Consumer Address, State Code	MI
Consumer Address, State Name	Michigan
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	Received call from jim scott from 1-877-694-3919 ext 207 on 7-5-12 at 12:58 pm asking about a car I had for sale on craigs list which I had 3 pictures posted and location of the car. Jim was telling me he could sell the car for \$500 refunded once sold. As I attempted to ask more questions hard to hear r/t cell phone coverage and it appeared everytime I asked questions jim did not hear me yet I could hear him fine. I asked him to repeat questions several times. when he

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transferred me to his boss then in billing I kept asking more questions. I was led to believe that no commitment unless I completed the info emailed to me with the vin # of the care and uploaded pictures. With the billing call I attempted to ask more questions as to when the credit card would be billed and the call was disconnected. The call log showed one attempt from car acquire at 1:20 pm to call me back but no message left. I immediately contacted my credit card company to see if my card was charged and it had already been charged \$494.94 I then asked to have my card cancelled and the amt disputed. I then called back to talk to Jim who was rude and stated 'that is why we record all our calls so you can't back out' Then customer service called me on my cell [REDACTED] to see as to why we wanted to cancel and I explained that I had never filled out the email info and did not give vin # then a person in customer service stated 'we have your pictures already' when I explained this all took place within the past 5 min and no I didnt upload pictures she put me on hold then came back and stated ' since you did not give the vin number we will credit your card' again asked as to how they got pictures and she did not reply. This business practices of forceful sales and not allowing customers to ask more questions and miss leading the consumer that nothing is in writing until vin number and email info is filled out is wrong and to bill your credit card while you are on the phone still asking questions is wrong. Their customer service dept still tried to steer us into keeping their service and that it could take 6 months if we disputed it with our credit card company. They need to be shut down and i want to make sure they dont take advantage of anyone else that may be intimidated by their high pressure misleading sales dept. I also want to make sure they credit my credit card back that i also had to terminate thanks to them and not trusting them. Help me PLEASE --- Additional Comments: total refund to my credit card and that this company is further investigated by the BB'

Record 38 of 55	
Reference Number	39436045
Created Date	07/03/2012
Consumer First Name	Perry
Consumer Last Name	Argiropoulos
Consumer Address, City	HOUSTON
Consumer Address, State Code	TX
Consumer Address, State Name	Texas
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	I put a Craigslist add out for my car which I needed to sell as I am moving overseas (on 7/4/2012). Car Acquire contacted me (rep's name was Stubbs) and told me that they (1) will guarantee the sale price of my car at \$15k (I was asking \$14.5k in the ad); (2) that they have already received several serious inquiries about the car and that 'it's as good as sold' as soon as I sign up with them, and (3) the 'deposit' of \$499.94 will be returned to me when the car is sold. I uploaded the info and pictures to their site,

Complaint Info Comments

and never heard anything back from them. This happened on 6/4/2012. Two people contacted me about the car-- both were responding to the Craigslist ad. I sold the car (on my own) to one of these people on 6/11. --- Additional Comments: Seeking a refund of the 'deposit' since false claims were made ('car is as good as sold after signing up') and seemingly no effort was made on their part to sell the vehicle. The charge hit my credit card on 6/6 and referenced 'Car Acquire 8776943919 Costa Mesa CaÂ \$499.94'. They definitely made their service sound legit- they provide loans to the uncreditworthy and thus charge a higher interest rate to the buyer to compensate for the risk. I needed to sell the car quickly because I was heading out of town for 2 weeks and then leaving the country shortly thereafter. I would've paid \$500 to sell the car right away through Car Acquire but they provided zero service and kept the \$500 'deposit.'. Expensive lesson.'

Record 39 of 55	
Reference Number	39563276
Created Date	07/09/2012
Consumer First Name	Steven
Consumer Last Name	Miller
Consumer Address, City	SUFFOLK
Consumer Address, State Code	VA
Consumer Address, State Name	Virginia
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	I had a truck that I was selling on Craigslist for the Hampton Roads, Virginia, area. Car Acquire got my information from Craigslist and contacted me with an offer to sell my truck within 90 days. Car Acquire required an upfront fee of \$500 of which would be fully refunded if they sold the truck within 90 days. If they did not sell the truck during the 90 day contract guarantee, Car Acquire would refund the \$500 less their advertising costs of \$124.99. The contract started on January

Complaint Info Comments

10, 2012, and ended on April 9, 2012, completing the entire 90-day process. As part of Car Acquire's money back guarantee, I had to provide proof of ownership as well as fill out a money back guarantee form that was notarized confirming that the truck had not yet been sold. The paperwork had to be sent certified mail to the Car Acquire business address. Upon receipt of the paperwork, Car Acquire would review the paperwork as well as confirm with the DMV that the truck was still, in fact within my possession, of which it was. The paperwork was sent certified mailed to Car Acquire on Thursday, April 12th, and the tracking number had the package arriving to the address on Saturday, April 14th. The company's policy is for the customer to receive a refund within six to eight weeks. I have called Car Acquire every week for the last six weeks. Each time I call, a customer service agent tells me that the check has been sent out, but that the delivery confirmation number is unavailable; each agent of each phone call verifies my mailing address and phone number and mentions that I will be contacted with the tracking number. I spoke to a woman named Dawn most recently on June 27th. She informed me that I should have received my check and that it was sent regular mail vice first class with a delivery confirmation tracking number. Dawn informed me that I would receive my refund check on Friday, July 6th, with an agent calling me with the delivery confirmation tracking number; no tracking number or refund check. I called Car Acquire on Friday, July 6th, and the gentlemen that I spoke to said that I had been misinformed that my check was being mailed on Friday, July 6th. I then asked the customer service agent for a tracking number of which he said that it was currently unavailable; someone would be calling me with a delivery confirmation tracking number, as I have been told about Â½-dozen times now. I just want my \$375.00 refund from Car Acquire. I would also like this company be put on notice as it is completely shady and manipulative to

anyone that they work with. I am sure that I am not the only man or woman in today's society that they are lying to. --- Additional Comments: They owe me \$375.00 as a partial refund because Car Acquire did not successfully sell my truck during the 90-day contracted (see attached).'

Record 40 of 55	
Reference Number	39588316
Created Date	08/01/2012
Consumer First Name	LORETTA
Consumer Last Name	HASSLER
Consumer Address, City	BIRCH HILLS
Consumer Address, State Code	SK
Consumer Address, State Name	Saskatchewan, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	S0J 0G0
Company Name	CAR ACQUIRE SECOND CHANCE AUTO FINANCE
Company Address, Line 1	
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	
Company Address, State Code	
Company Address, State Name	
Company Address, Country Code	
Company Address, Country Name	
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	
Complaint Info Initial Contact Date	08/01/2012
Complaint Info Amount Requested Value	\$11500.00
Complaint Info Amount Paid Value	\$11500.00
Complaint Info Comments	"The complainant is selling her car online at www.kijiji.com for \$11,500.00 and was contacted by a Sean Thompson @ 877-694-3919 #266 stating that he had an interested buyer. The suspect said that the buyer was pre-approved for \$12,000.00. The suspect then went on to say that they needed the complainant's credit card number so they could charge \$499.00 to it in order to secure that she will hold the car and within 2 days the buyer would

come to look at the car and pay the full \$11,500.00 for it. The complainant never provided any credit card details. "

Record 41 of 55	
Reference Number	39590817
Created Date	07/12/2012
Consumer First Name	Andre
Consumer Last Name	Wassouf
Consumer Address, City	PORTSMOUTH
Consumer Address, State Code	NH
Consumer Address, State Name	New Hampshire
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	I received a call from this rip off company in January 2012 telling me that they had people interested in buying a car I was selling and would sell it fast, for my asking price. They convinced me to sign up with them and told me that \$500 would get charged on my credit card and I would get it back after they sell my car. When I was transferred to their finance department, their tone changed from 'we have people who want your car' to 'we are not sure' type of comments. Again I was told the \$500

Complaint Info Comments

would be given back to me when the car is sold. About a month and half went by (signed a 90 day contract with them on 1-26-2012) and I did not get one call from them about any buyers. In the meantime, I had a buyer I found off Craigslist and when I called them and asked about my money, I was told I wouldn't get one penny back if I sold the car on my own. I argued with the employee who got me to sign up initially and all of a sudden she said 'well I have somebody in the process now who wants to buy your car by the end of the week so you can wait and he'll buy it'. I told her how convenient it was for her to tell me that she had a buyer, after I called her to tell her I was selling the car, and she insisted she had a buyer from them. I told the employee that I was not going to sell my car because I wanted CarAcquire to get me 'more money' for my car, like she said they would, and to get my \$500 back. The employee told me it was my responsibility to call them and check to see if they had a buyer, NOT THIERS. I called back about a week later and they gave me the run around saying that the buyer was still in the process. When I asked how much money I would get back after 'they sold my car' and they told me \$374.99. I called back a couple more time, before the 90 days were up, and there was no buyer for my car. And again, I was told that I would only get back \$374.99 out of my \$500.00 after the 90 day contract expires. My contract expired March 25th, 2012 with CarAcquire and I mailed in my refund form within a few days after the contract expired. I have not gotten a check from them as of today 7-12-2012. They keep me that the refund/finance department would be calling me 'today' 'tomorrow' to verify where the check was going (which is my address they have on file) and I got a call almost 2 weeks ago from a female employee who stated I should have my check within a few days but I have not received anything. This is the worse company ever. My blood boils when I think of them and how they ripped me off \$125.00 and maybe \$500 if I don't get my refund of \$374.99 back. They flat out lied

to me to get me to sign with them and I did not get one single call from them for 'buyers' during or after my 90 day contract. --- Additional Comments: I want my full \$ 500 back (still haven't gotten the \$374.99 they said they were mailing). They did not do one single thing for me during the contract and they do not deserve to get a penny out of me. '

Record 42 of 55	
Reference Number	39771780
Created Date	07/19/2012
Consumer First Name	Deborah
Consumer Last Name	Maggenti
Consumer Address, City	RIO LINDA
Consumer Address, State Code	CA
Consumer Address, State Name	California
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	<p>on 4/28/12 i talked to jack cambell about 445.i agreed to pay him 499..94.to to sell my van.people call his company and he finds loans for them. so hung up.i then felt i got scamed.i called jack cambell back,no one answered.i then called the bank to cancel what i just did.the lady that answered ,looked it up and said he already took the money out.she told me it would take three days to put a stop on it.plus it would cost 38.00.so i figured to go ahead and put my info on car aquire.monday called jack cambell,tried to</p>

Complaint Info Comments

cancel,he then told me he would sell the van in 7 to 14 days.waited one week then two and so on.nothing at all i called a few times asking to talk to jack he was busy,but he will call you and get you updated on whats going on with the van.he never called me back.another time i called i asked for jack he was busy,told the lady im not satisfied and want my money back.she said car aquire didnt have a policy for refunds.car aquire 8776943919 costa mesa

ca [REDACTED] ---

Additional Comments: they didnt do anything except take my money.i want all my money back'

Record 43 of 55	
Reference Number	39864227
Created Date	07/25/2012
Consumer First Name	Brian
Consumer Last Name	Calvert
Consumer Address, City	POMPANO BEACH
Consumer Address, State Code	FL
Consumer Address, State Name	Florida
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	33069
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	\$500.00
Complaint Info Comments	In January of 2012 i was contacted by the Business telling me they had several clients wanting to purchase my SUV. I was told i need to pay them \$500 and they would secure a buyer within a 90 day period. Well as soon as they got my \$500 the line up of buyers disappeared. If after the 90 day period the contract stated that i would receive \$375 back if they or i didn't sell my SUV. On April 28th i sent all necessary docs. to them by certified mail. When i didn't receive anything from them by June i

started calling them. They have promised me on several occasions they have sent my check, but it has never arrived. I have all my call documented with them and feel I am getting nowhere. Nevertheless the company is a fraud and I feel the public should be aware, would also appreciate any help getting my money back.

ThanksAccount_Number: [REDACTED] ---

Additional Comments:

DesiredSettlementID: Refund\$500'

Record 44 of 55	
Reference Number	39864228
Created Date	07/25/2012
Consumer First Name	Anthony
Consumer Last Name	Bannwart
Consumer Address, City	HOUSTON
Consumer Address, State Code	TX
Consumer Address, State Name	Texas
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	<p>I was contacted on April 10, 2012, by Car Acquire while trying to sell my vehicle. I owned a 2008 Cadillac under a 'SmartBuy' program from GMAC. The SmartBuy program required a balloon payment on May 20, 2012, or, alternatively, that the car be returned (like with a lease). The agreement with Car Acquire was for a 90 day advertisement. The refund policy allowed for a refund of your investment (less a fee) if the car did not sell within the 90 days. I specifically informed the sales</p>

Complaint Info Comments

agent, Jim Jacobs, that I would not own the car in 90 days because of the SmartBuy program - I was required to turn the car in on May 20, 2012. Mr. Jacobs informed me that it would not be a problem, that I should just call to have the listing removed after May 20, and that I would be required to wait the 90 days before requesting my refund. Based on this representation, I purchased the advertising contract with the refund policy. However, when I requested the refund, I was told that I must own the car at the time of the refund request. I have tried to resolve the issue with Car Acquire. I have been told that a manager will investigate the matter and call me back, but they have not returned my calls. Despite numerous requests to speak with Jim Jacobs, I am always told that he is busy. I do not expect to hear back from them at this point. --- Additional Comments: A refund of the purchase price (less the fee) as promised.'

Record 45 of 55	
Reference Number	39867170
Created Date	07/25/2012
Consumer First Name	Kyson
Consumer Last Name	Kane
Consumer Address, City	AUSTIN
Consumer Address, State Code	TX
Consumer Address, State Name	Texas
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	Enter an agreement (#957893895) to sell my 2012 Honda CR-Z on 4/24/2012 where I was charged 374.99 for the general package and 124.95 for the premium option. The agreement was to have 90 days to sell the vehicle, and per JIM JACOBS (the sales rep that I was assigned to), I had '1-4 buys who are already interested and you should be receiving calls shortly.' I've waited for those calls and never received anything. I followed up with car acquire's customer service numerous attempts to sell

Complaint Info Comments

the car and get status updates with Jim Jacobs and I could never get in touch with him or any leads on selling my car. I asked for a call back everytime I called in with car aquire and NOT ONCE got one by Jim Jacobs. Instead, I got an e-mail from him basically saying 'were still trying to gather buyers.' I never asked for a e-mail back, I preferred an phone call because I was traveling at the moment. After coming close to the ninety days being up I decided to ask for a refund--the women I spoke to (Mary Lou Christensen) stated I needed to be received on the 05/22/2012. Therefore, In literally terms, I mailed out the request on 05/15/2012 to give an ample of time of transmit and to follow-up with them in case in went missing in the mail. I wanted to have CONFIDENCE that it would be recieved by 5/22/2012. I've called on 5/22/2012 to see if it was received and if anything was ok to to request for the refund. Mary Lou Christensen stated that it takes 5-8 weeks to process. I've called on 06/29/2012 (5 weeks after submitted the refund request) to follow up and the customer service representative and spoke to a man (did not get his name) and he stated that it was received and the check states it was mailed out on 6/24/2012. I've waited Till 7/13/2012 (3 weeks) before calling back to ask wheres my refund. The women I spoke to (Mary Lou Christensen) stated that I'd get a call back from the refund department to see where the check is within 24 hours. I've waited and never received a callback what so ever. 7/16/2012 I've called again and told Mary Lou Christensen that I've never received a call back and she said the same thing again 'you'll get a call back within 24 hours'... I told her 'Do you see a request from the last I asked for a request on 7/13/2012?' she replied with a 'I only see a notation for a status on your refund but not on 7/13/2012.' It seems as if they're just giving me answer to rush me off the phone--no surprise. I call again today (7/24/2012) to speak customer service again (Mary Lou Christensen) and ask her for a status of my refund. She then tells me that I am not eligible because I mailed the refund request TOO early. NO

WHERE IN THE AGREEMENT DOES IT
STATE THAT THE REQUEST NEEDS
TO BE 'POSTMARKED' ON THE
REFUND REQUEST DATE. ---

Additional Comments: I just want a refund
as PROMISED by Jim Jacobs (which is the
main reason I gave this company my time,
money and confidence).FULL REFUND
OF 374.99 by check'

Record 46 of 55	
Reference Number	39936081
Created Date	08/20/2012
Consumer First Name	Michael
Consumer Last Name	Sanson
Consumer Address, City	BURLINGTON
Consumer Address, State Code	ON
Consumer Address, State Name	Ontario, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	I was contacted by Jack Cambell of Caracquire and solicited into listing my car with them. After getting off the phone with Jack I researched the company and read the horrible reviews. I contacted Visa and entered a dispute about the charge. I sent Caracquire an cancellation email.I was then contacted by a manager Jeremy Omalley who told me there was no possible way I could cancel, that it was not allowed - this was within a dayHe then promised me that there was a sale, if i gave my VIN number

Complaint Info Comments

I would have the deal by the end of the week. Since that time I have called Caraquire every day. Two weeks ago I called requesting a manager because there had been no return calls, and that I wanted to lower my price to sell the car. I have followed up every day about lowering the price and speaking of a manager. Every call is answered by the call centre they take my number and say Jack is busy and there is a note for a manager to call. It has been one day under a month and they have provided 0 sales leads. I checked today and my car is not posted on their website and the phone number is non-accessible to me - my cell and office may be blocked or the company may be gone I have no idea. --- Additional Comments: I am seeking a refund for the \$500 US charged to my VISA. '

Record 47 of 55	
Reference Number	39936184
Created Date	06/29/2012
Consumer First Name	Muhammad
Consumer Last Name	Abdullah
Consumer Address, City	FORT MCMURRAY
Consumer Address, State Code	AB
Consumer Address, State Name	Alberta, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	22-Mar-2012 Jacobs called me CAR ACQUIRE & encourage me to advertised my car with them. He told me the charges & after 90 days if car not sold a portion of approx \$400 will be refunded.my car is not sold during 90 days period. After 94 days i contact and there representative told me to fill a form Online and send them back. i read the form and found:1- attach any one documents(registration, insurance etc)2- Form & document should be attested by Notoary Public or Comissioner of OATHsI

Complaint Info Comments

called again on 28-Jun-12 and talk with a lady regarding this issue because this is new refund policy to me, she told me that THIS IS COMPANY POLICY. I told her that his policy was not informed to me at beginning of the business by JACOBS (when we were duscussing on the phobe). He only promised if vehicle not sold then they will refund my money. without any further documentation(terms & conditions). but she insists that it is co policy. i am totaly unaware of that policy. I am very hesitate to provide my further information because i am not trusting them any more. there representatives have lack of information & absolutely no customer service. They are not cooperative at all. Today 29-Jun-2012 i talk with their representative & she said it is company policy that you should send the refund form by mail & it should be attested by notary public the form & attached document.& should reach with in 7 days.i told them so many times that this policy was not informed to me at the beginning of business. Mr Jacobs promised me without informing me all these refunding procedures. They should tell me before charging money that this is our refund policy which was not informed to me. I already paid them \$526.19 and my refund on 26-Jun-12 they said \$375 then 28-Jun-12 another lady told me 394.00. there represntatives have no accurate information. I am hoping with you guys if you could help & settle my dispute with them so that i can get my refund back at least. Thanks. Muhammad Abdullah7 Crown Creek LaneFort McMurray AB CANADA --- Additional Comments: I can send them the form by email with out attestation(notry Public) and any further documentation.(i dont want to spend any money i already spend \$537) for attestation and mailing will cost me 150 appror more on the top of \$537.00'

Record 48 of 55	
Reference Number	39936245
Created Date	04/30/2012
Consumer First Name	Garrett
Consumer Last Name	Grinnell
Consumer Address, City	CHICAGO
Consumer Address, State Code	IL
Consumer Address, State Name	Illinois
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	60614
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	The problem date is today Friday April 27th, the company car acquire has misrepresented its services to me and used high pressure sales techniques to lure me in and give my credit card information in obligation that the 'services' Two key factors represented on there emails, and statements mass advertising and full financing. I have come to the conclusion that these key factors will not be met due to the multiple phone calls I've made today to past car acquire clients. All have unsold

Complaint Info Comments

vehicles and very disappointed with the service. I wanted to act on this fraud immediately considering the 'small fee' i paid 500\$ for the service, via my Visa Card. I will attach the emails and card information. I do not feel that the contract that Car Acquire is using is at all legitimate. I will attach this as well. While carefully looking over the agreement. there is no real guarantee that i will be compensated the \$374.95 for service fees due to, 'CarAcquire has complete discretion to determine whether the requirements for the Guarantee have been met.' So if after 90 days i did meet all the requirements and the vehicle was not sold there is no Guarantee due to the fact they have complete discretion if the requirements have been met. The all started when I received a phone call from a women 'Alisha Brown,' on Wednesday night at 9:41 PM a women describing how my vehicle fit exactly what her 'manager' was looking for, his clients. He was the 'loan officer' at Car Acquire, and had 'pre-approved' clients who are interested in vehicle. I was not very interested due to the fact that this seemed strange, but said sure send me an email about your company. I went on with my night, i received the email later that night and very briefly looked at it and disregard it. The next day tuesday afternoon I received a call form 'Jon Anthony' the 'loan officer' who made me an 'offer' of \$16900 for my car. He explained to me that he had clients 'pre-approved' who wanted to see my car and would love to test drive it next week, he went as far as saying, 'when can you show the vehicle.' I was very uneasy about the whole phone call. Due to the fact I had no real information on the company, I questioned him about this any why there was such a rush to get me signed up with the company for advertising if these, 'clients' were already to go and just needed to test drive the car. He gave me an explanation that he does not make a profit on the sales price... and only one the High Risk loans. So that made some sense. What hooked me was that this was sub post to be an easy way for me to sell the car and get these 'clients'

that are 'ready to go' and 'pre-approved' the vehicle at the price I wanted since they were with Car Acquire. I called for Jon Anthony twice today and sent an email right after i followed the steps required and never heard back form him. The receptionist said he was busy. Which is very unlikely due to the fact that yesterday it was such a priority to get me to due business with him. Not answering my calls and responding to the email made me concerned and yes its understandable maybe he is busy. After this caught my guard on top of the uneasiness of the phone calls i decided to do research online and found multiple complaints and similar situations, in the past 12months. I uncovered this along with a strange pattern of ads by Car Acquire. All the vehicles were listed in the Chicagoland area.. this is a company based out of Colorado Springs Co. seems strange. I took it a step further and called 5 people who were listing there vehicles with Car Acquire, this is there responses. 1. Fred, with a Ford F450, phone number I'm very unhappy, no calls back from Car Acquire and no calls on the truck.' 2. Marcin, with a Subaru B9 Tribeca Been waiting 2.5 months, going to try and wait for 3 to get money back, very upset. 3. David 2005 FX45 'had a couple calls at first then dead' 4months and no calls back form car acquire. --- Additional Comments: Im am seeki

Record 49 of 55	
Reference Number	39936250
Created Date	06/18/2012
Consumer First Name	Jonathan
Consumer Last Name	Steinway
Consumer Address, City	FORT COLLINS
Consumer Address, State Code	CO
Consumer Address, State Name	Colorado
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	80521
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	I contacted the support line 2 weeks ago in reference to a vehicle that did not sell, I started filling the paperwork for my refund and I am being told now that I do not get a full refund even with the protection plan purchased. The nice lady on the phone (Last time I got through) let me know they would review the conversations I had when listing my car with the company, reason being that I was told during that conversation that I would get 100% of my money back all 500\$ if the car did not sell

Complaint Info Comments

and I purchase the protection plan. Now I am being told I only get 375 or something likes that. I have not received a phone call back regarding the misleading sales representatives information at listing time. They finally called me back and told me the maximum amount of money I would receive back is 375, despite my explicitly asking, 'regardless of if it sells or not I will get all my money back?' and the representative responded with 'yes'. This is a bad business practice and others should not have to go through the same thing as me. --- Additional Comments: I would like the \$500 back like the representative originally told me me I would get. This is the only acceptable resolution.'

Record 50 of 55	
Reference Number	39938033
Created Date	04/27/2012
Consumer First Name	Doron
Consumer Last Name	Milbaum
Consumer Address, City	SPRING
Consumer Address, State Code	TX
Consumer Address, State Name	Texas
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	<p>I had a vehicle listed for sale and was called (on Friday 4/20) by Car Acquire from my listing. They explained their marketing procedures in being able to sell my car in 7-10 days. i explained to the rep that i had a potential sale on my vehicle and would know if they were going to purchase within 24 hours. He explained that that was not a problem and if i did sell the car on my own, to call them and cancel the listing and i would be refunded. I did indeed sell my car the next day (4/21) and</p>

Complaint Info Comments

tried to call Car Acquire to cancel, but they are closed on Saturdays. I called first thing Monday and informed them that i had sold my vehicle and they said i was not eligible for refund. I was then told i would get a call from the district manager to try and resolve and i never received a call.They explained the process and policies over the phone. They ensured me that the call was recorded as this is a federal mandate. They did not send the service agreement until AFTER I paid them the \$500 (service agreement attached). In reading through the service agreement, it does state that they do not allow cancellations out of their 90 day listing period, however, they did not even have enough time to list the vehicle. In another paragraph, it also states that there is a refund option fee (\$124.95) if they cant sell the vehicle with in 90 days.My membership ID number they gave me is 21025, verification code 926879200. This company is very crafty in their marketing and is not clear to consumers. I think they will say anything to make the sale. --- Additional Comments: I would like a refund of the \$500 as they didn't even have the information to list my vehicle. They did however copy my listing from craig's list and posted on their web site.'

Record 51 of 55	
Reference Number	39993912
Created Date	08/21/2012
Consumer First Name	April Hannah
Consumer Last Name	Bauman
Consumer Address, City	WINNIPEG
Consumer Address, State Code	MB
Consumer Address, State Name	Manitoba, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	\$500.00
Complaint Info Comments	I posted my car for sale on Kijiji. Car Acquire called me and told me they could sell my vehicle for me at my asking price. They said they had potential buyers already lined up and would be able to sell it ASAP if I wanted. They required a 500 dollar deposit which I was suppose to get back once the car sold. For the past couple days I have emailed and phoned them. I cannot get through their phone line and no one has emailed me back. They ripped me off 500 dollars, and now are no where to be found.

--- Additional Comments:
DesiredSettlementID: RefundI just want
my money back! I still have my car. It
obviously wasn't sold and now I am out
500 bucks from these people. '

Record 52 of 55	
Reference Number	39994456
Created Date	08/21/2012
Consumer First Name	Robert Alan
Consumer Last Name	Richner
Consumer Address, City	CALDWELL
Consumer Address, State Code	ID
Consumer Address, State Name	Idaho
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	83607
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	
	On or about March 12, I put a truck to sell on Craigslist. The next day I got a call from a fast talking guy (said calling from Seattle) saying he has seven buyers for my vehicle, but for a combined fee of \$499.94 they would come and buy my truck for more than I was asking for it on Craigslist. This sounded too good to be true, but he explained to be that their website was for people with poor credit to buy car/trucks, and that they also made their money financing high risk people. I sounded like a

Complaint Info Comments

legite business or concept, anyway. Then like a fool, I gave him my credit card # and my Visa was charged for the \$499.94. There were two fees, one for insurance for if the truck did not sell, in which I would get my money back after three months. Another part of 'the deal' was that if I sold the truck myself or on my own during the three months, I would not get my \$499.94 back. The next day I knew I had been scammed and called CarAquire and told them I did not want to do this. Of course they said it was too late...I called my credit card company and made a statement to them about this scam of which only a statement was placed on account. To get my money back I waited out the three months. CarAquire has a refund form of which I sent along with the copy of title proving I still had/have possession of the truck. I even got the 'green' certified card back on 06-18-12 signed by a G. Altman. As per the refund form and policy, I was to get my refund back within 6-8 weeks. Well it has been close to ten (10) weeks. I called a couple of times to verify they got my refund form etc and they said they did and called another time (week # 7) and they said it would be another week. Since 08-20-12, the 877-694-3919 phone number does not pick up. It keeps ringing and ringing and then goes dead. I realize I did a very foolish thing and got scammed at 54 years of age. Your never too old to get dupped!Product_Or_Service: March 16, 2012 --- Additional Comments: DesiredSettlementID: Other (requires explanation)My first resolve would be to get my \$499.94 back. If this is a scam like I think/almost know it is, I would like you to post this as big and bold as you can so other people are not scammed like I did.Robert RichnerCaldwell ID'

Record 53 of 55	
Reference Number	39994501
Created Date	08/21/2012
Consumer First Name	KEVIN
Consumer Last Name	AKINS
Consumer Address, City	CALGARY
Consumer Address, State Code	AB
Consumer Address, State Name	Alberta, Canada
Consumer Address, Country Code	CAN
Consumer Address, Country Name	CANADA
Consumer Address, ZIP Code	
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	\$375.00
	<p>I ADVERTIZED MY VEHICLE WITH CAR ACQUIRE AT THEIR ASKING PRICE & ALSO PURCHACED THE MONEY BACK GUARANTEE, I NEVER DID RECIEVE EVEN ONE CALLON THE VEHICLE. AFTER THE 90 DAY GUARANTEE PERIOD WAS UP I FILLED OUT ALL THE FORMS AND OBTAINED ALL THE INFORMATION THAT THEY REQUIRED FOR FOR A REFUND TO BE ISSUED & PROCEEDED TO CALL THEM ON A WEEKLY BASIS AS FOR A STATUS ON</p>

Complaint Info Comments

THE REFUND TO A DIFFERENT EXCUSE
EACH TIME EG. EITHER IT WASN'T
PROCESSED YET OR TO ITS BEEN
ISSUED BUT TOOK AN EXTRA WEEK IN
THE MAIL ROOM BEFORE IT WAS SENT,
TO FINALLY I CAN NOT GET A HOLD OF
ANY ONE ON THE PHONE ANY MORE (#
MAY NOT BE CONNECTED ANY MORE) I
HAVE EMAILED THEM A MESSAGE BUT
DID NOT RECIEVE ANY RESPONSE. IT
HAS BEEN 95 DAYS SINCE THE 90 DAY
GUARANTEE TOOK AFFECT. I HOPE
YOU CAN HELP WITH THIS OR AT LEAST
LET ME KNOW IF THE WHOLE THING
WAS A SCAM SO I CAN GO TO THE
AUTHORITIES.Product_Or_Service:
GUARANTEED SALE
ADVERTIZEMENTAccount_Number:
LISTING# 19848 --- Additional Comments:
DesiredSettlementID: Refund I JUST WANT
MY MONEY BACK AS PER OUR
AGREEMENT'

Record 54 of 55	
Reference Number	40028491
Created Date	08/22/2012
Consumer First Name	David Michael
Consumer Last Name	Kolember
Consumer Address, City	LOWELL
Consumer Address, State Code	IN
Consumer Address, State Name	Indiana
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	46356
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	\$500.00
	I signed up for a 90 day service to list my vehicle for sale. My 90 days came and went without a single call on my vehicle. I filled out the necessary refund request form. According to the form it would take 6 to 8 weeks for refund. It has been almost 13 weeks since I applied for my refund. I have called many times to find out what the delay is. Each time I am given a different answer, and am told that they have no definitive answer as to when my refund will be processed, but it has been approved.

Complaint Info Comments

The last conversation I had with one of Car Acquire's 'customer service' representatives ended with her asking me to wait another 2 weeks before I called again because they 'just didn't have any further information for me.' --- Additional Comments:
DesiredSettlementID: RefundI would like the full \$500 refund that I have been approved for as soon as possible. I would also like it to be posted on the BBB website the problems that I've had with this company in hopes that they don't do this to anyone else.'

Record 55 of 55	
Reference Number	40088312
Created Date	08/23/2012
Consumer First Name	Keneth
Consumer Last Name	Bordier
Consumer Address, City	EL PASO
Consumer Address, State Code	TX
Consumer Address, State Name	Texas
Consumer Address, Country Code	USA
Consumer Address, Country Name	UNITED STATES
Consumer Address, ZIP Code	79914
Company Name	CarAcquire.com
Company Address, Line 1	1837 S Nevada Ave #253
Company Address, Line 2	
Company Address, Line 3	
Company Address, City	COLORADO SPRINGS
Company Address, State Code	CO
Company Address, State Name	Colorado
Company Address, Country Code	USA
Company Address, Country Name	UNITED STATES
Company Address, ZIP Code	
Company Phone, Country Code	
Company Phone, Area Code	877
Company Phone, Number	6943919
Company Email	
Company Website	www.caracquire.com
Complaint Info Initial Contact Date	
Complaint Info Amount Requested Value	
Complaint Info Amount Paid Value	\$374.99
	They called to offer to help me sell my vehicle and to work with me to achieve this goal and would refund my money if the vehicle did not sell in a 90 day period. Well once they got my money they never called or 'worked with me' they completely forgot about me. To be expected the vehicle did not sell, but in order to receive my refund they require a ridiculous, unreasonable and unnecessary documentation (any court would declare I'm sure, that what they require is unreasonable not only the paper

Complaint Info Comments

work but the time frame to file the complaint in order to obtain a refund). But I went ahead and got all the info (included the notarized letter that I still own the truck- have copies of all documentation), I called, about two days before the stipulated period was over and they told me that if I mailed the info it would be rejected so I waited and mailed everything they requested only to received a letter stating that my request for refund had been denied. 'you failed to provide us with the necessary documentation' but they did not specify what documentation I failed to send. This company is a scam out there to take peoples hard earn money. Please beware.Product_Or_Service: Sell Vehicle --- Additional Comments: DesiredSettlementID: RefundI'm only asking for what is right, CarAcquire did not delivered in selling or helping me sell my vehicle they should do what they say, and refund my deposit.Thanks,Keneth Bordier '

As a Consumer Sentinel Network member, you must properly protect any information printed, downloaded, or otherwise removed from the Network as stated in OMB Memo M-06-16. Please delete or destroy this information within 90 days unless its use is still required for law enforcement purposes. When destroying the information you should burn, pulverize, or shred the information saved in paper format and destroy or erase information that has been saved electronically so that it cannot practicably be read or reconstructed. Proper erasure of electronic information must include the overwriting or "wiping" of the information from the electronic media on which it is stored.



Provided by the Federal Trade Commission

[REDACTED]2316 stmts.txt
 CREDIT CARD MERCHANT STATEMENT
 DATE: 01/29/2010 PAGE: 1
 CODES: N FORM: 9
 MERCHANT: [REDACTED]2316
 DBA: AUTO SELLER NETWORK

[REDACTED]-000
 HSBC BANK USA, N.A.
 READYPAY SERVICE
 MATT LOEWEN
 375 N. STEPHANIE STREET
 SUITE 1411
 HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---	\$ \$ CREDIT\$ \$-	DISC -\$	\$--- AMOUNT ----
04	01933711246	1	.00	399.99	.00	399.99-
04	02934510773	1	.00	99.95	.00	99.95-
04	02934510774	1	.00	399.99	.00	399.99-
04	02936511594	1	299.99	.00	.00	299.99
05	01928312376	1	399.99	.00	.00	399.99
05	02000410793	1	99.95	.00	.00	99.95
06	01935310089	1	199.99	.00	.00	199.99
06	01935311272	1	299.99	.00	.00	299.99
06	02934310139	1	.00	49.95	.00	49.95-
06	02934310140	1	.00	199.99	.00	199.99-

2316 stmts.txt

06 02935310840	1	49.95	.00	.00	49.95
06 02935310841	1	199.99	.00	.00	199.99
07 01000713504	1	299.99	.00	.00	299.99
07 01935312132	1	50.00	.00	.00	50.00
07 01935710422	1	.00	399.99	.00	399.99-
07 01935710423	1	.00	99.95	.00	99.95-
07 02934500602	1	199.99	.00	.00	199.99
08 01000712033	1	399.99	.00	.00	399.99
08 01000712034	1	99.95	.00	.00	99.95
08 01000712653	1	299.99	.00	.00	299.99
08 01000712719	1	75.00	.00	.00	75.00
11 01935711043	1	399.99	.00	.00	399.99
11 01935711044	1	99.95	.00	.00	99.95
11 01935712158	1	399.99	.00	.00	399.99
12 01001110493	1	75.00	.00	.00	75.00
12 01935811627	1	399.99	.00	.00	399.99
12 01935811628	1	99.95	.00	.00	99.95
13 01001310956	1	99.95	.00	.00	99.95
13 01936011117	1	99.95	.00	.00	99.95
13 01936410105	1	99.95	.00	.00	99.95
13 02936410517	1	99.95	.00	.00	99.95
13 02936410518	1	299.99	.00	.00	299.99
14 01936412093	1	399.99	.00	.00	399.99
14 01936510494	1	.00	399.99	.00	399.99-
14 01936510495	1	.00	99.95	.00	99.95-
14 02932910752	1	99.95	.00	.00	99.95
14 02934611471	1	.00	399.99	.00	399.99-

CREDIT CARD MERCHANT STATEMENT

DATE: 01/29/2010 PAGE: 2

CODES: N FORM: 9

MERCHANT: 2316

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
14	02934611472	1	.00	99.95	.00	99.95-
15	01000111315	1	99.95	.00	.00	99.95
15	01000111491	1	199.00	.00	.00	199.00
15	01000111949	1	399.99	.00	.00	399.99
15	01000112739	1	49.00	.00	.00	49.00
18	01001711212	1	99.95	.00	.00	99.95
18	01001711848	1	399.99	.00	.00	399.99
18	02001510814	1	99.95	.00	.00	99.95
18	02001510815	1	399.99	.00	.00	399.99
19	02934510830	1	199.99	.00	.00	199.99
20	02001910513	1	299.99	.00	.00	299.99
21	02002011849	1	299.99	.00	.00	299.99
21	02002011850	1	275.00	.00	.00	275.00
22	01002112430	1	199.99	.00	.00	199.99

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2316 stmts.txt

22	01002210967	1	299.99	.00	.00	299.99
22	02934510774	1	399.99	.00	.00	399.99
25	01002211641	1	299.99	.00	.00	299.99
25	01934412377	1	75.00	.00	.00	75.00
25	01935310089	1	.00	199.99	.00	199.99-
25	01935311272	1	.00	299.99	.00	299.99-
25	01935312132	1	.00	50.00	.00	50.00-
25	01935710423	1	99.95	.00	.00	99.95
26	02001110770	1	299.99	.00	.00	299.99
27	01000713504	1	.00	299.99	.00	299.99-
27	01001210927	1	199.99	.00	.00	199.99
27	01001211143	1	299.99	.00	.00	299.99
27	01001311319	1	99.95	.00	.00	99.95
27	01001312095	1	399.99	.00	.00	399.99
27	01001312869	1	99.95	.00	.00	99.95
28	01001313635	1	399.99	.00	.00	399.99
28	02001410431	1	299.99	.00	.00	299.99
29	01001413079	1	399.99	.00	.00	399.99
29	01002711121	1	299.99	.00	.00	299.99
29	01002711123	1	75.00	.00	.00	75.00

CHBK/REJ TOTALS:	71	12,721.88	3,499.66	.00	9,222.22
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CREDIT CARD MERCHANT STATEMENT

DATE: 01/29/2010 PAGE: 3

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO SELLER NETWORK

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$----	SALES	---\$	\$ CREDITS\$	\$- DISC	-\$	\$	NET DEPOSIT	\$
04	98700184174	6		1,249.82		.00		.00		1,249.82	
07	98700764001	4		999.88		.00		.00		999.88	
08	98700816405	2		374.99		.00		.00		374.99	
11	98700925563	4		749.88		.00		.00		749.88	
11	98701007429	4		999.88		.00		.00		999.88	
12	98701240081	6		1,399.88		.00		.00		1,399.88	
13	98701318806	2		374.99		.00		.00		374.99	
14	98701405102	8		1,799.72		.00		.00		1,799.72	
15	98701598061	5		1,299.87		.00		.00		1,299.87	
19	98701665261	8		1,749.80		.00		.00		1,749.80	
19	98701970162	10		2,174.75		.00		.00		2,174.75	
20	98702092277	9		1,924.80		.00		.00		1,924.80	
21	98702147055	6		1,499.82		.00		.00		1,499.82	
22	98702208698	6		1,499.86		.00		.00		1,499.86	
25	98702369951	8		1,549.76		.00		.00		1,549.76	
26	98702639494	4		974.97		.00		.00		974.97	
27	98702725332	6		1,124.86		.00		.00		1,124.86	
28	98702827287	12		2,624.69		.00		.00		2,624.69	
29	98702919604	2		499.94		.00		.00		499.94	

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DEPOSIT TOTALS: 19 24,872.16 .00 .00 24,872.16

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	112	24,872.16	DB ADJ :	0	.00
CREDITS:	0	.00	CR ADJ :	0	.00
TOTAL :	112	24,872.16	TOTAL :	0	.00

----- SETTLEMENT/DISCOUNT *-----*

ITEM					DISC
-----	DESCRIPTION	*-----*	ITEMS	\$--- AMOUNT ---\$	AVG TICKET
RATE	FEE AMOUNT				RATE
VISA			45	10,248.83	227.75
.0000	310.54				3.0300
VIBS			12	2,874.73	239.56
.0000	123.61				4.3000
VDBT			30	6,124.28	204.14
.0000	182.50				2.9800
MC			2	499.94	249.97
.0000	21.50				4.3000
MC			5	1,199.87	239.97
.0000	36.36				3.0300
MDBT			2	399.94	199.97
.0000	11.92				2.9800

CREDIT CARD MERCHANT STATEMENT

DATE: 01/29/2010 PAGE: 4

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

*- INFORMATION ADVICE -

----- SETTLEMENT/DISCOUNT *-----*

ITEM	DESCRIPTION	ITEMS	\$--- AMOUNT	---\$ AVG TICKET	DISC RATE
MCWC		2	499.94	249.97	4.2800
.0000	21.40				
MWEL		2	499.94	249.97	4.3000
.0000	21.50				
MCEC		12	2,524.69	210.39	4.2800
.0000	108.06				
VISA NETWORK ACCESS FEE		87	.00	.00	.0000
.0050	.44				
MC NETWORK ACCESS FEE		25	.00	.00	.0000
.0185	.46				
CROSS BORDER		2	499.94	249.97	.4000
.0000	2.00				
MC ACQ SUPPORT FEE		2	499.94	249.97	.5500
.0000	2.75				
TOTAL	843.04				

----- OTHER FEES *-----*

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 00000			
VISA 2698 VPN W/AVS	99	.2800	27.72
MC 2698 VPN W/AVS	32	.2800	8.96
CHGB 2964 VISA APF	99	.0195	1.93
6003 SRVICE FEE	0	.0000	10.00
6250 GA@ PER USER ID FEE	0	.0000	15.00
6352 INT GATEWY	0	.0000	5.00
6929 IC RETRVLS	3	5.0000	15.00
6930 IC CHGBCK	51	15.0000	765.00
TOTAL OTHER FEES :			848.61

YOUR ACCOUNT HAS BEEN DEBITED : 1,691.65
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----- MESSAGES -----

ALL NEW AND EXISTING MERCHANTS MUST COMPLY WITH PAYMENT CARD
INDUSTRY DATA SECURITY STANDARD (PCI DSS). THE CARD ASSOCIATIONS
DEVELOPED THE PCI DSS TO HELP STRENGTHEN DATA SECURITY AT THE
MERCHANT LEVEL AND COMBAT CREDIT CARD DATA COMPROMISES.
MERCHANTS WITH POINT-OF-SALE (POS) SOFTWARE SYSTEMS AND COMPUTERS
WITH AN INTERNET CONNECTION ARE AT RISK FOR HAVING SENSITIVE
DATA - SUCH AS CUSTOMER CARD DATA - STOLEN. THIS KIND OF THEFT
FROM SECURITY BREACHES AT MERCHANT LOCATIONS - BOTH LARGE AND
SMALL - HAS COST MERCHANTS MILLIONS OF DOLLARS IN FINES,
RESTITUTION, AND REPUTATION. MERCHANTS USING AN INTEGRATED
POINT-OF-SALE (IPOS) PAYMENT APPLICATION MUST ENSURE YOUR

CREDIT CARD MERCHANT STATEMENT

DATE: 01/29/2010 PAGE: 5

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO SELLER NETWORK

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

APPLICATION IS LISTED ON THE PA DSS VALIDATED LIST OR IS PA DSS COMPLIANT.

IN ORDER TO ENSURE THAT YOU COMPLY WITH PCI DSS, PLEASE COMPLETE A SELF ASSESSMENT QUESTIONNAIRE (SAQ). AS A PARTICIPANT IN OUR MANAGED PCI SAQ PROGRAM YOU MAY COMPLETE THE SIMPLIFIED QUESTIONNAIRE BY LOGGING INTO YOUR ACCOUNT AT [HTTPS://ORION.MYMERCHANTINFO.COM/](https://orion.mymerchantinfo.com/) OR MANUALLY BY VISITING [HTTPS://WWW.PCISECURITYSTANDARDS.ORG/SAQ/INDEX.SHTM](https://www.pcisecuritystandards.org/saq/index.shtm). ALTERNATELY YOU MAY SEEK THE ASSISTANCE OF A QUALIFIED SECURITY ASSESSOR (QSA). ALTHOUGH NOTHING CAN COMPLETELY ELIMINATE YOUR EXPOSURE TO THE POTENTIAL THEFT OF CARDHOLDER DATA, ENSURING YOUR COMPLIANCE WITH PCI DSS WILL HELP REDUCE YOUR RISK.

"THE DEBIT NETWORKS CREDIT UNION 24 (CU24) AND NYCE HAVE ANNOUNCED SEVERAL CHANGES TO THEIR DEBIT NETWORK PRICING EFFECTIVE FEBRUARY 1, 2010. THE CHANGED FEES ARE AS FOLLOWS:

CU24

RETAIL MERCHANTS WILL BE BILLED AT 0.75% + \$0.178 PER TRANSACTION WITH A MAXIMUM FEE OF \$0.828 PER TRANSACTION.

QUICK SERVICE RESTAURANT MERCHANTS WILL BE BILLED AT 1.25% + \$0.058 PER TRANSACTION WITH A MAXIMUM FEE OF \$0.478 PER TRANSACTION.

SUPERMARKET MERCHANTS WILL BE BILLED A FLAT FEE OF \$0.258 PER TRANSACTION.

DRUG STORE AND PHARMACY MERCHANTS WILL BE BILLED AT 0.75% + \$0.178 PER TRANSACTION WITH A MAXIMUM FEE OF \$0.828 PER

2316 stmts.txt

TRANSACTION.

PETROLEUM MERCHANTS WILL BE BILLED AT 0.75% + \$0.168 PER
TRANSACTION WITH A MAXIMUM FEE OF \$0.728 PER TRANSACTION.
RETURNS WILL BE BILLED A FLAT FEE OF \$0.028 PER TRANSACTION.

NYCE

RETAIL MERCHANTS WILL BE BILLED AT 0.75% + \$0.2125 PER
TRANSACTION. THE MINIMUM TRANSACTION FEE WILL BE DECREASED TO
\$0.3025.

QUICK SERVICE RESTAURANT MERCHANTS WILL BE BILLED AT 0.55% +

CREDIT CARD MERCHANT STATEMENT

DATE: 01/29/2010 PAGE: 6

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO SELLER NETWORK

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

2316 stmts.txt
\$0.1075 PER TRANSACTION WITH A MAXIMUM FEE OF \$0.5425 PER
TRANSACTION. THE MINIMUM TRANSACTION FEE WILL BE DECREASED TO
\$0.2275.
SUPERMARKET MERCHANTS WILL BE DECREASED TO A FLAT FEE OF \$0.3025
PER TRANSACTION.
PETROLEUM MERCHANTS WILL BE BILLED AT 0.85% + \$0.1925 PER
TRANSACTION. THE MINIMUM TRANSACTION FEE WILL BE DECREASED TO
\$0.3025.
RETURNS WILL BE DECREASED TO A FLAT FEE OF \$0.0425 PER
TRANSACTION.
PINLESS UTILITY MERCHANTS WILL BE BILLED A FLAT FEE OF \$0.6550 PER
TRANSACTION.
PINLESS CABLE MERCHANTS WILL CONTINUE TO BE ASSESSED 1.00% +
\$0.125 PER TRANSACTION HOWEVER, THE MAXIMUM TRANSACTION FEE WILL
BE INCREASED TO \$1.055 PER TRANSACTION."

ON THE SEPTEMBER AND OCTOBER 2009 STATEMENTS, WE NOTIFIED YOU THAT
MERCHANTS WOULD BEGIN SEEING A SEPARATE LINE ITEM ON THEIR
MERCHANT STATEMENTS FOR VISA ZERO DOLLAR VERIFICATION/AVS ONLY
FEES ON APPLICABLE TRANSACTIONS (WHERE THE MERCHANT REQUESTED AN
ADDRESS VERIFICATION SERVICE RESPONSE WITHOUT AN AUTHORIZATION).
THIS FEE, WHICH WILL BE PASSED THROUGH TO YOU WITH NO MARK UP,
WILL APPEAR BEGINNING WITH YOUR FEBRUARY 2010 MERCHANT STATEMENTS.

CREDIT CARD MERCHANT STATEMENT

DATE: 02/26/2010 PAGE: 1

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO SELLER NETWORK

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----						
DAY	REF NO.	ITEMS	\$--- AMOUNT ---	\$ \$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	01002912095	1	399.99	.00	.00	399.99
02	01001711155	1	99.95	.00	.00	99.95
02	02934510774	1	.00	399.99	.00	399.99-
03	01001712468	1	399.99	.00	.00	399.99
03	01932310771	1	299.99	.00	.00	299.99
03	02001910514	1	99.95	.00	.00	99.95
03	02001910515	1	399.99	.00	.00	399.99
08	01003710090	1	399.99	.00	.00	399.99
08	01003712224	1	99.95	.00	.00	99.95
08	02003510488	1	299.99	.00	.00	299.99
09	01002210236	1	299.99	.00	.00	299.99
09	01935710422	1	399.99	.00	.00	399.99
09	02003410988	1	49.95	.00	.00	49.95
10	01002211873	1	399.99	.00	.00	399.99
10	01002212345	1	299.99	.00	.00	299.99
10	01004110990	1	199.99	.00	.00	199.99

11	01004112736	1	399.99	.00	.00	399.99
11	01004112737	1	99.95	.00	.00	99.95
12	01002310587	1	99.95	.00	.00	99.95
12	01002312508	1	399.99	.00	.00	399.99
12	01004111813	1	99.95	.00	.00	99.95
12	01004112979	1	399.99	.00	.00	399.99
12	02004210430	1	399.99	.00	.00	399.99
12	02927410858	1	.00	399.99	.00	399.99-
15	02002611415	1	299.99	.00	.00	299.99
15	02002611416	1	99.95	.00	.00	99.95
15	02004310856	1	399.99	.00	.00	399.99
16	01001413079	1	.00	399.99	.00	399.99-
16	02001410431	1	.00	299.99	.00	299.99-
16	02934510830	1	.00	199.99	.00	199.99-
17	01004811287	1	349.95	.00	.00	349.95
17	01004811629	1	49.95	.00	.00	49.95
18	01004410801	1	75.00	.00	.00	75.00
18	01004411303	1	299.99	.00	.00	299.99
18	01004911229	1	399.99	.00	.00	399.99
18	01004911459	1	99.99	.00	.00	99.99
18	01004911772	1	99.95	.00	.00	99.95

CREDIT CARD MERCHANT STATEMENT

DATE: 02/26/2010 PAGE: 2

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO SELLER NETWORK

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READYPAY SERVICE
Page 13

HSBC BANK USA, N.A.

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
19	01004410381	1	299.99	.00	.00	299.99
19	01004912170	1	49.95	.00	.00	49.95
19	01004912691	1	199.99	.00	.00	199.99
22	01002912084	1	399.00	.00	.00	399.00
23	02003313399	1	49.95	.00	.00	49.95
23	02005110758	1	99.95	.00	.00	99.95
23	02005110759	1	399.99	.00	.00	399.99
23	02005110773	1	199.99	.00	.00	199.99
24	01935311272	1	299.99	.00	.00	299.99
24	02934310140	1	199.99	.00	.00	199.99
26	01003513007	1	199.99	.00	.00	199.99
26	01003513008	1	49.95	.00	.00	49.95

CHBK/REJ TOTALS:	49	10,672.98	1,699.95	.00	8,973.03
------------------	----	-----------	----------	-----	----------

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$---- SALES ---\$	\$ CREDITS\$	\$- DISC -\$	\$ NET DEPOSIT \$
01	98703042023	7	1,549.81	.00	.00	1,549.81
03	98703465942	2	499.94	.00	.00	499.94
08	98703725401	4	999.88	.00	.00	999.88

DEPOSIT TOTALS: 3 3,049.63 .00 .00 3,049.63

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	13	3,049.63	DB ADJ :	0	.00
CREDITS:	0	.00	CR ADJ :	0	.00
TOTAL :	13	3,049.63	TOTAL :	0	.00

----- SETTLEMENT/DISCOUNT *-----*

ITEM					DISC	
-----	DESCRIPTION	*-----*	ITEMS	\$--- AMOUNT ---\$	AVG TICKET	RATE
RATE	FEE AMOUNT					
VISA			6	1,649.76	274.96	3.0300
.0000	49.98					
VIBS			2	499.94	249.97	4.3000
.0000	21.50					
MCWC			1	399.99	399.99	4.2800
.0000	17.12					
MCEC			2	499.94	249.97	4.2800
.0000	21.40					
VISA NETWORK ACCESS FEE			10	.00	.00	.0000
.0050	.05					

CREDIT CARD MERCHANT STATEMENT

DATE: 02/26/2010 PAGE: 3

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO SELLER NETWORK

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- SETTLEMENT/DISCOUNT *-----*

ITEM	DESCRIPTION	ITEMS	\$--- AMOUNT	---\$ AVG TICKET	DISC RATE
RATE	FEE AMOUNT				
MC	NETWORK ACCESS FEE	3	.00	.00	.0000
.0185	.06				
TOTAL	110.11				

----- OTHER FEES *-----*

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 00000			
VISA 2698 VPN W/AVS	11	.2800	3.08
MC 2698 VPN W/AVS	4	.2800	1.12
CHGB 2964 VISA APF	11	.0195	.21
6003 SRVICE FEE	0	.0000	10.00
6250 GA@ PER USER ID FEE	0	.0000	15.00
6352 INT GATEWY	0	.0000	5.00
6852 NSF FEES	5	15.0000	75.00
6930 IC CHGBCK	47	15.0000	705.00
TOTAL OTHER FEES :			814.41

YOUR ACCOUNT HAS BEEN DEBITED : 924.52

----- MESSAGES -----

ALL NEW AND EXISTING MERCHANTS MUST COMPLY WITH PAYMENT CARD
INDUSTRY DATA SECURITY STANDARD (PCI DSS). THE CARD ASSOCIATIONS
DEVELOPED THE PCI DSS TO HELP STRENGTHEN DATA SECURITY AT THE
MERCHANT LEVEL AND COMBAT CREDIT CARD DATA COMPROMISES.

2316 stmts.txt

MERCHANTS WITH POINT-OF-SALE (POS) SOFTWARE SYSTEMS AND COMPUTERS WITH AN INTERNET CONNECTION ARE AT RISK FOR HAVING SENSITIVE DATA - SUCH AS CUSTOMER CARD DATA - STOLEN. THIS KIND OF THEFT FROM SECURITY BREACHES AT MERCHANT LOCATIONS - BOTH LARGE AND SMALL - HAS COST MERCHANTS MILLIONS OF DOLLARS IN FINES, RESTITUTION, AND REPUTATION. MERCHANTS USING AN INTEGRATED POINT-OF-SALE (IPOS) PAYMENT APPLICATION MUST ENSURE YOUR APPLICATION IS LISTED ON THE PA DSS VALIDATED LIST OR IS PA DSS COMPLIANT.

IN ORDER TO ENSURE THAT YOU COMPLY WITH PCI DSS, PLEASE COMPLETE A SELF ASSESSMENT QUESTIONNAIRE (SAQ). AS A PARTICIPANT IN OUR MANAGED PCI SAQ PROGRAM YOU MAY COMPLETE THE SIMPLIFIED QUESTIONNAIRE BY LOGGING INTO YOUR ACCOUNT AT

CREDIT CARD MERCHANT STATEMENT

DATE: 02/26/2010 PAGE: 4

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO SELLER NETWORK

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -
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[HTTPS://ORION.MYMERCHANTINFO.COM/](https://orion.mymerchantinfo.com/) OR MANUALLY BY VISITING
[HTTPS://WWW.PCISECURITYSTANDARDS.ORG/SAQ/INDEX.SHTM](https://www.pcisecuritystandards.org/saq/index.shtm). ALTERNATELY
YOU MAY SEEK THE ASSISTANCE OF A QUALIFIED SECURITY ASSESSOR
(QSA). ALTHOUGH NOTHING CAN COMPLETELY ELIMINATE YOUR EXPOSURE TO
THE POTENTIAL THEFT OF CARDHOLDER DATA, ENSURING YOUR COMPLIANCE
WITH PCI DSS WILL HELP REDUCE YOUR RISK.

THE DEBIT NETWORK STAR HAS ANNOUNCED SEVERAL CHANGES TO THEIR
DEBIT NETWORK PRICING EFFECTIVE MARCH 1, 2010. THE CHANGED FEES
ARE AS FOLLOWS:

RETAIL MERCHANTS WILL BE BILLED AT 0.80% + \$0.2125 PER
TRANSACTION. THE MAXIMUM TRANSACTION FEE IS BEING ELIMINATED.
QUICK SERVICE RESTAURANT MERCHANTS WILL BE BILLED AT 01.25% +
\$0.1925 PER TRANSACTION. THE MAXIMUM TRANSACTION FEE IS BEING
ELIMINATED.

PETROLEUM MERCHANTS WILL CONTINUE TO BE BILLED AT 0.80% +
\$0.1725 PER TRANSACTION HOWEVER THE MAXIMUM TRANSACTION FEE IS
BEING ELIMINATED.

SUPERMARKET MERCHANTS WILL BE BILLED A TOTAL OF \$0.3025 PER
TRANSACTION.

MEDICAL RETAILER MERCHANTS WILL BE BILLED AT 1.20% + \$0.2425 FOR
EACH TRANSACTION EQUAL TO OR LESS THAN \$15.00. TRANSACTIONS OVER
\$15.00 WILL BE ASSESSED THE STANDARD RETAIL RATES.

SMALL TICKET RETAILER MERCHANTS WILL BE BILLED AT 1.25% + \$0.1925
FOR EACH TRANSACTION EQUAL TO OR LESS THAN \$10.00. TRANSACTIONS
OVER \$10.00 WILL BE ASSESSED THE STANDARD RETAIL RATES.

PINLESS TRANSACTIONS WILL CONTINUE TO BE BILLED AT 0.65% + \$0.1725
PER TRANSACTION. THE MAXIMUM TRANSACTION FEE IS BEING INCREASED

TO \$2.0425.

2316 stmts.txt

CREDIT CARD MERCHANT STATEMENT

DATE: 03/31/2010 PAGE: 1

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT	---\$ \$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT
01	01003610597	1	99.95	.00	.00	99.95
01	01003610896	1	399.99	.00	.00	399.99
01	01003612204	1	99.95	.00	.00	99.95
01	01003612569	1	299.99	.00	.00	299.99
04	02004010630	1	399.99	.00	.00	399.99
04	02004010631	1	99.95	.00	.00	99.95
04	02934310139	1	49.95	.00	.00	49.95
05	01006410540	1	299.99	.00	.00	299.99
05	01006411091	1	75.00	.00	.00	75.00

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05	02004110968	1	399.99	.00	.00	399.99
05	02004110969	1	99.95	.00	.00	99.95
08	01004111020	1	99.95	.00	.00	99.95
08	01004111591	1	399.99	.00	.00	399.99
08	01935310089	1	199.99	.00	.00	199.99
08	01935312132	1	50.00	.00	.00	50.00
10	01004410415	1	399.99	.00	.00	399.99
10	01004411448	1	99.95	.00	.00	99.95
11	01006912079	1	299.99	.00	.00	299.99
11	01006912555	1	75.00	.00	.00	75.00
11	02006910394	1	399.99	.00	.00	399.99
15	01004112736	1	399.99	.00	.00	399.99
15	01004112737	1	99.95	.00	.00	99.95
15	01007211668	1	399.99	.00	.00	399.99
15	01007211669	1	99.95	.00	.00	99.95
15	01007311376	1	399.99	.00	.00	399.99
15	01007312663	1	99.95	.00	.00	99.95
15	02005010745	1	79.95	.00	.00	79.95
15	02006910393	1	99.95	.00	.00	99.95
18	01005611957	1	399.99	.00	.00	399.99
18	01005612143	1	99.95	.00	.00	99.95
18	01005612737	1	399.99	.00	.00	399.99
22	01007911092	1	399.99	.00	.00	399.99
23	01005810282	1	99.95	.00	.00	99.95
23	01005811195	1	399.99	.00	.00	399.99
23	01005811196	1	99.95	.00	.00	99.95
23	01005811950	1	399.99	.00	.00	399.99
25	01006211227	1	399.99	.00	.00	399.99

CREDIT CARD MERCHANT STATEMENT

DATE: 03/31/2010 PAGE: 2

CODES: N FORM: 9

2316 stmts.txt
MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
26	02006310868	1	299.99	.00	.00	299.99
26	02006810389	1	399.99	.00	.00	399.99
26	02006810390	1	99.95	.00	.00	99.95
30	01001413079	1	399.99	.00	.00	399.99
30	01006510149	1	99.95	.00	.00	99.95
30	01006511243	1	299.99	.00	.00	299.99

CHBK/REJ TOTALS:	43	10,328.92	.00	.00	10,328.92
------------------	----	-----------	-----	-----	-----------

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$---- SALES ---\$	\$ CREDITS\$	\$- DISC -\$	\$ NET DEPOSIT \$
25	98708442956	2	499.94	.00	.00	499.94
29	98708654250	8	1,749.76	.00	.00	1,749.76

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2316 stmts.txt

30 98708995240	2	499.94	.00	.00	499.94
31 98709026632	4	999.88	.00	.00	999.88
DEPOSIT TOTALS:	4	3,749.52	.00	.00	3,749.52

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	16	3,749.52	DB ADJ :	0	.00
CREDITS:	0	.00	CR ADJ :	0	.00
TOTAL :	16	3,749.52	TOTAL :	0	.00

----- SETTLEMENT/DISCOUNT *-----*

ITEM					DISC	
-----	DESCRIPTION	*-----*	ITEMS	\$--- AMOUNT ---\$	AVG TICKET	RATE
RATE	FEE AMOUNT					
VISA			10	1,749.76	174.98	3.0300
.0000	53.02					
VISA			0	499.94	.00	4.3000
.0000	21.50					
MCBS			4	999.88	249.97	4.3000
.0000	42.99					
MCEC			2	499.94	249.97	4.2800
.0000	21.40					
VISA NETWORK ACCESS FEE			10	.00	.00	.0000
.0050	.05					
MC NETWORK ACCESS FEE			6	.00	.00	.0000
.0185	.11					
TOTAL	139.07					

CREDIT CARD MERCHANT STATEMENT

DATE: 03/31/2010 PAGE: 3

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

2316 stmts.txt
MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET
SUITE 1411
HENDERSON, NV 89014

*- INFORMATION ADVICE -

-----	OTHER FEES	*-----*		
CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES	
FOR OUTLET 00000				
VISA 2698 VPN W/AVS	10	.2800	2.80	
MC 2698 VPN W/AVS	6	.2800	1.68	
CHGB 2964 VISA APF	10	.0195	.20	
6003 SRVICE FEE	0	.0000	10.00	
6250 GA@ PER USER ID FEE	0	.0000	15.00	
6352 INT GATEWY	0	.0000	5.00	
6929 IC RETRVLS	1	5.0000	5.00	
6930 IC CHGBCK	26	15.0000	390.00	
TOTAL OTHER FEES :			429.68	

YOUR ACCOUNT HAS BEEN DEBITED : 568.75

----- MESSAGES -----

PLEASE BE ADVISED THAT THE ASSOCIATIONS HAVE ANNOUNCED CERTAIN
RATE INCREASES AND NEW FEE CATEGORIES TO BE EFFECTIVE APRIL 2010.
FOLLOWING SUCH CHANGES, EFFECTIVE AS OF THE SAME DATE, MERCHANTS
MAY SEE INCREASES TO THEIR INTERCHANGE AND ASSESSMENT RATES OR
DISCOUNT RATE, AS APPLICABLE, AS WELL AS CHANGES TO THE
INTERCHANGE CATEGORIES FOR CERTAIN TRANSACTIONS.

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IN ADDITION, THE DEBIT NETWORK INTERLINK HAS ANNOUNCED SEVERAL CHANGES TO THEIR DEBIT NETWORK PRICING EFFECTIVE APRIL 2010. THE CHANGED FEES ARE AS FOLLOWS:

- * RETAIL MERCHANTS WILL BE BILLED AT 0.95% + \$0.235 PER TRANSACTION, WITH NO MAXIMUM FEE PER TRANSACTION.
- * SUPERMARKET MERCHANTS WILL NOW BE ASSESSED AT 0.95% + \$0.235 PER TRANSACTION, WITH A MAXIMUM FEE OF \$0.385 PER TRANSACTION.
- * PETROLEUM MERCHANTS WILL BE BILLED AT 0.75% + \$0.205 PER TRANSACTION; HOWEVER, THE MAXIMUM TRANSACTION FEE WILL REMAIN AT \$0.985 PER TRANSACTION.
- * QUASI-CASH MERCHANTS WILL BE BILLED AT 2.30% + \$0.135 PER TRANSACTION, WITH NO MAXIMUM FEE PER TRANSACTION.

ALL NEW AND EXISTING MERCHANTS MUST COMPLY WITH PAYMENT CARD

CREDIT CARD MERCHANT STATEMENT

DATE: 03/31/2010 PAGE: 4

CODES: N FORM: 9

MERCHANT: [REDACTED] 2316

DBA: CLASSIFIED AUTO SERVICE

[REDACTED]-000

HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

*- INFORMATION ADVICE -

INDUSTRY DATA SECURITY STANDARD (PCI DSS). THE CARD ASSOCIATIONS DEVELOPED THE PCI DSS TO HELP STRENGTHEN DATA SECURITY AT THE MERCHANT LEVEL AND COMBAT CREDIT CARD DATA COMPROMISES. MERCHANTS WITH POINT-OF-SALE (POS) SOFTWARE SYSTEMS AND COMPUTERS WITH AN INTERNET CONNECTION ARE AT RISK FOR HAVING SENSITIVE DATA - SUCH AS CUSTOMER CARD DATA - STOLEN. THIS KIND OF THEFT FROM SECURITY BREACHES AT MERCHANT LOCATIONS - BOTH LARGE AND SMALL - HAS COST MERCHANTS MILLIONS OF DOLLARS IN FINES, RESTITUTION, AND REPUTATION. MERCHANTS USING AN INTEGRATED POINT-OF-SALE (IPOS) PAYMENT APPLICATION MUST ENSURE YOUR APPLICATION IS LISTED ON THE PA DSS VALIDATED LIST OR IS PA DSS COMPLIANT.

IN ORDER TO ENSURE THAT YOU COMPLY WITH PCI DSS, PLEASE COMPLETE A SELF ASSESSMENT QUESTIONNAIRE (SAQ). AS A PARTICIPANT IN OUR MANAGED PCI SAQ PROGRAM YOU MAY COMPLETE THE SIMPLIFIED QUESTIONNAIRE BY LOGGING INTO YOUR ACCOUNT AT [HTTPS://ORION.MYMERCHANTINFO.COM/](https://orion.mymerchantinfo.com/) OR MANUALLY BY VISITING [HTTPS://WWW.PCISECURITYSTANDARDS.ORG/SAQ/INDEX.SHTM](https://www.pcisecuritystandards.org/saq/index.shtm). ALTERNATELY YOU MAY SEEK THE ASSISTANCE OF A QUALIFIED SECURITY ASSESSOR (QSA).

ALTHOUGH NOTHING CAN COMPLETELY ELIMINATE YOUR EXPOSURE TO THE POTENTIAL THEFT OF CARDHOLDER DATA, ENSURING YOUR COMPLIANCE WITH PCI DSS WILL HELP REDUCE YOUR RISK.

CREDIT CARD MERCHANT STATEMENT

DATE: 04/30/2010 PAGE: 1

CODES: N FORM: 9

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2316 stmts.txt

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----									
DAY	REF NO.	ITEMS	\$--- AMOUNT	---\$	\$ CREDITS	\$ \$- DISC	-\$	\$--- AMOUNT	----
02	01007211668	1	.00		399.99	.00		399.99-	
02	01007311376	1	.00		399.99	.00		399.99-	
02	01007312663	1	.00		99.95	.00		99.95-	
06	02006910394	1	.00		399.99	.00		399.99-	
12	01010111482	1	99.95		.00	.00		99.95	
12	01010111875	1	399.99		.00	.00		399.99	
13	02008210446	1	99.95		.00	.00		99.95	
13	02008210447	1	399.99		.00	.00		399.99	
15	01010510743	1	399.99		.00	.00		399.99	
15	01010510744	1	99.95		.00	.00		99.95	
16	02008300789	1	99.95		.00	.00		99.95	
19	01010711006	1	399.99		.00	.00		399.99	

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20	01010710596	1	49.95	.00	.00	49.95
20	01010711485	1	199.99	.00	.00	199.99
20	02008911308	1	299.99	.00	.00	299.99
20	02008911309	1	75.00	.00	.00	75.00
21	01010811800	1	299.99	.00	.00	299.99
21	01010811801	1	75.00	.00	.00	75.00
22	02009111402	1	399.99	.00	.00	399.99
23	01009210444	1	99.95	.00	.00	99.95
23	01009211326	1	399.99	.00	.00	399.99
26	02009610436	1	399.99	.00	.00	399.99
28	02011711614	1	299.99	.00	.00	299.99
28	02011711615	1	99.95	.00	.00	99.95
30	02008210446	1	.00	99.95	.00	99.95-
30	02008210447	1	.00	399.99	.00	399.99-
CHBK/REJ TOTALS:		26	4,699.54	1,799.86	.00	2,899.68

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$---- SALES ---\$	\$ CREDITS\$	\$- DISC -\$	\$ NET DEPOSIT \$
01	98709137357	8	1,999.76	.00	.00	1,999.76
02	98709218710	8	1,999.76	.00	.00	1,999.76
06	98709601715	4	999.88	.00	.00	999.88
08	98709838884	7	1,699.81	.00	.00	1,699.81
09	98709910007	3	774.98	.00	.00	774.98
12	98710061464	6	1,499.82	.00	.00	1,499.82

CREDIT CARD MERCHANT STATEMENT

DATE: 04/30/2010 PAGE: 2

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$----	SALES ---\$	\$ CREDITS\$	\$- DISC -\$	\$	NET DEPOSIT \$
14	98710482598	2		499.94	.00	.00		499.94
16	98710584126	27		6,299.38	100.00	.00		6,199.38
16	98710669972	9		2,149.75	.00	.00		2,149.75
19	98710753158	6		1,374.87	.00	.00		1,374.87
20	98711068072	6		1,499.82	.00	.00		1,499.82
21	98711174385	8		1,874.81	.00	.00		1,874.81
22	98711294372	6		1,499.82	.00	.00		1,499.82
23	98711376619	6		1,499.82	.00	.00		1,499.82
26	98711442488	18		4,799.50	.00	.00		4,799.50
27	98711707389	7		1,349.77	.00	.00		1,349.77
28	98711878980	17		4,399.51	.00	.00		4,399.51
29	98711969892	13		3,099.59	.00	.00		3,099.59
30	98712098691	11		2,749.70	.00	.00		2,749.70
DEPOSIT TOTALS:		19		42,070.29	100.00	.00		41,970.29

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----- DEPOSIT ITEM SUMMARY *-----*

SALES :	171	42,070.29	DB ADJ :	0	.00
CREDITS:	1	100.00	CR ADJ :	0	.00
TOTAL :	172	41,970.29	TOTAL :	0	.00

----- SETTLEMENT/DISCOUNT *-----*

ITEM					DISC	
-----	DESCRIPTION	*-----*	ITEMS	\$--- AMOUNT ---\$	AVG TICKET	RATE
RATE	FEE AMOUNT					
VISA			4	999.92	249.98	4.3100
.0000	43.10					
VISA			61	15,198.33	249.15	3.0400
.0000	462.02					
VIBS			1	399.99	399.99	4.3100
.0000	17.24					
VDBT			40	9,673.93	241.85	2.9900
.0000	289.25					
VISP			4	999.88	249.97	4.3100
.0000	43.09					
MC			14	3,499.58	249.97	3.0400
.0000	106.39					
MCBS			2	499.94	249.97	4.3100
.0000	21.55					
MDBT			11	2,549.74	231.79	2.9900
.0000	76.24					
MCWC			14	3,249.58	232.11	4.2900
.0000	139.41					
MWEL			2	499.94	249.97	4.3100
.0000	21.55					
MCEC			18	4,499.46	249.97	4.2900
.0000	193.03					
VISA NETWORK ACCESS FEE			111	.00	.00	.0000
.0050	.56					

CREDIT CARD MERCHANT STATEMENT

DATE: 04/30/2010 PAGE: 3

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

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375 N. STEPHANIE STREET
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HENDERSON, NV 89014

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----- SETTLEMENT/DISCOUNT *-----*

ITEM	DESCRIPTION	ITEMS	\$--- AMOUNT	---\$ AVG TICKET	DISC RATE
RATE	FEE AMOUNT				
MC NETWORK ACCESS FEE		61	.00	.00	.0000
.0185	1.13				
VISA INTL SVC ASSESS		2	499.94	249.97	.4000
.0000	2.00				
VISA INTL ACQ FEE		2	499.94	249.97	.4500
.0000	2.25				
TOTAL	1,418.81				

----- OTHER FEES *-----*

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 00000			
VISA 2698 VPN W/AVS	123	.2800	34.44
MC 2698 VPN W/AVS	65	.2800	18.20
CHGB 2964 VISA APF	123	.0195	2.40
6003 SRVICE FEE	0	.0000	10.00
6250 GA@ PER USER ID FEE	0	.0000	15.00
6352 INT GATEWY	0	.0000	5.00
6929 IC RETRVLS	2	5.0000	10.00
6930 IC CHGBCK	20	15.0000	300.00
TOTAL OTHER FEES :			395.04

YOUR ACCOUNT HAS BEEN DEBITED : 1,813.85

PLEASE BE ADVISED THAT THE ASSOCIATIONS HAVE ANNOUNCED CERTAIN RATE INCREASES AND NEW FEE CATEGORIES TO BE EFFECTIVE APRIL 2010. FOLLOWING SUCH CHANGES, EFFECTIVE AS OF THE SAME DATE, MERCHANTS MAY SEE INCREASES TO THEIR INTERCHANGE AND ASSESSMENT RATES OR DISCOUNT RATE, AS APPLICABLE, AS WELL AS CHANGES TO THE INTERCHANGE CATEGORIES FOR CERTAIN TRANSACTIONS.

IN ADDITION, THE DEBIT NETWORK INTERLINK HAS ANNOUNCED SEVERAL CHANGES TO THEIR DEBIT NETWORK PRICING EFFECTIVE APRIL 2010. THE CHANGED FEES ARE AS FOLLOWS:

- * RETAIL MERCHANTS WILL BE BILLED AT 0.95% + \$0.235 PER TRANSACTION, WITH NO MAXIMUM FEE PER TRANSACTION.
- * SUPERMARKET MERCHANTS WILL NOW BE ASSESSED AT 0.95% + \$0.235 PER TRANSACTION, WITH A MAXIMUM FEE OF \$0.385 PER TRANSACTION.

CREDIT CARD MERCHANT STATEMENT

DATE: 04/30/2010 PAGE: 4

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MERCHANT: 2316

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- * PETROLEUM MERCHANTS WILL BE BILLED AT 0.75% + \$0.205 PER TRANSACTION; HOWEVER, THE MAXIMUM TRANSACTION FEE WILL REMAIN AT \$0.985 PER TRANSACTION.
- * QUASI-CASH MERCHANTS WILL BE BILLED AT 2.30% + \$0.135 PER TRANSACTION, WITH NO MAXIMUM FEE PER TRANSACTION.

THE DEBIT NETWORKS ACCEL AND PULSE HAVE ANNOUNCED SEVERAL CHANGES TO THEIR DEBIT NETWORK PRICING EFFECTIVE MAY 1, 2010. THE CHANGED FEES ARE AS FOLLOWS:

ACCEL

RETAIL MERCHANTS WILL BE BILLED AT 0.80% + \$0.21 PER TRANSACTION WITH NO MAXIMUM FEE PER TRANSACTION.

QUICK SERVICE RESTAURANT (QSR) MERCHANTS WILL BE BILLED AT 0.95% + \$0.18 PER TRANSACTION AND THE MAXIMUM FEE FOR QSR TRANSACTIONS HAS BEEN ELIMINATED.

SUPERMARKET MERCHANTS WILL BE BILLED A TOTAL OF \$0.31 PER TRANSACTION.

PETROLEUM MERCHANTS WILL BE BILLED AT 0.80% + \$0.19 PER TRANSACTION WITH NO MAXIMUM TRANSACTION FEE. THESE TRANSACTIONS WERE PREVIOUSLY BUNDLED WITH RETAIL AND WILL NOW POST SEPARATELY.

PINLESS UTILITY MERCHANTS WILL NOW POST SEPARATELY FROM REGULAR PINLESS AND WILL BE BILLED A TOTAL OF \$0.660 PER TRANSACTION.

ALL OTHER PINLESS TRANSACTIONS WILL BE BILLED AT 0.75% + \$0.21 PER

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TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$1.28.

PULSE

RETAIL MERCHANTS WILL BE BILLED AT 0.86% + \$0.21 PER TRANSACTION
WITH NO MAXIMUM FEE PER TRANSACTION.

SUPERMARKET MERCHANTS WILL BE BILLED A TOTAL OF \$0.345 PER
TRANSACTION.

PETROLEUM MERCHANTS WILL BE BILLED AT 0.71% + \$0.21 PER
TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$1.03. THESE
TRANSACTIONS WERE PREVIOUSLY BUNDLED WITH RETAIL AND WILL NOW POST
SEPARATELY.

PINLESS UTILITY MERCHANTS WILL BE BILLED A TOTAL OF \$0.755 PER
TRANSACTION.

CREDIT CARD MERCHANT STATEMENT

DATE: 04/30/2010 PAGE: 5

CODES: N FORM: 9

MERCHANT: ██████████2316

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HENDERSON, NV 89014

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ALL OTHER PINLESS TRANSACTIONS WILL BE BILLED AT 0.80% + \$0.27
PER TRANSACTION.

AS NOTED ON THE SEPTEMBER AND OCTOBER 2009 STATEMENTS, MERCHANTS
MAY BEGIN SEEING SEPARATE LINE ITEMS FOR THE VISA MISUSE OF
AUTHORIZATION SYSTEM FEE AND THE VISA ZERO FLOOR LIMIT FEE ON
APPLICABLE TRANSACTIONS STARTING WITH THEIR MAY 2010 STATEMENTS.
WHILE THESE FEES HAVE BEEN ASSESSED ON YOUR TRANSACTIONS SINCE
OCTOBER 2009, YOU HAVE NOT YET BEEN BILLED FOR THE FEES AND YOUR
MAY STATEMENT WILL INCLUDE THESE FEES ONLY ON ACTIVITY PROCESSED
FROM JANUARY 1, 2010.

THE VISA MISUSE OF AUTHORIZATION SYSTEM FEE IS AN AUTHORIZATION
PENALTY IDENTIFIED BY VISA ON AUTHORIZATIONS THAT ARE APPROVED BUT
NEVER SETTLED WITH YOUR DAILY BATCH AND MAY INCLUDE FEES ASSESSED
BY BOTH VISA AND GLOBAL PAYMENTS. THE VISA ZERO FLOOR LIMIT FEE
IS AN AUTHORIZATION PENALTY IDENTIFIED BY VISA ON SETTLED
TRANSACTIONS THAT WERE NOT AUTHORIZED AND INCLUDE FEES ASSESSED BY
BOTH VISA AND GLOBAL PAYMENTS.

FOR MORE INFORMATION ON VISA'S AUTHORIZATION PENALTY FEES AND HOW
TO AVOID THEM, PLEASE REFER TO THE CARD ACCEPTANCE GUIDE OR VISIT
OUR INDUSTRY INITIATIVES PAGE ON OUR WEBSITE AT:
[HTTP://WWW.GLOBALPAYMENTSINC.COM/USA/CUSTOMERSUPPORT/INDUSTRYINIT.](http://www.globalpaymentsinc.com/usa/customersupport/industryinit.html)
HTML

CREDIT CARD MERCHANT STATEMENT

DATE: 05/31/2010 PAGE: 1

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CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---	\$ \$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
03	02008300789	1	.00	99.95	.00	99.95-
05	02012000503	1	99.95	.00	.00	99.95
05	02012000504	1	399.99	.00	.00	399.99
06	01012611277	1	299.99	.00	.00	299.99
06	01012611278	1	99.95	.00	.00	99.95
06	02012610750	1	99.95	.00	.00	99.95
07	01004410415	1	399.99	.00	.00	399.99
07	01012710395	1	399.99	.00	.00	399.99
07	02009111402	1	.00	399.99	.00	399.99-
11	01011211297	1	75.00	.00	.00	75.00
11	01011211753	1	299.99	.00	.00	299.99
11	02009610436	1	.00	399.99	.00	399.99-

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13	02013110365	1	399.99	.00	.00	399.99
13	02013110366	1	99.95	.00	.00	99.95
14	02012110606	1	99.95	.00	.00	99.95
14	02012110607	1	399.99	.00	.00	399.99
17	01013511035	1	99.95	.00	.00	99.95
17	01013511463	1	399.99	.00	.00	399.99
17	02012410903	1	99.95	.00	.00	99.95
17	02012410904	1	399.99	.00	.00	399.99
18	01012410818	1	99.95	.00	.00	99.95
18	01012410878	1	399.99	.00	.00	399.99
18	02011711614	1	.00	299.99	.00	299.99-
18	02011711615	1	.00	99.95	.00	99.95-
18	02012610751	1	399.99	.00	.00	399.99
20	01014011633	1	299.99	.00	.00	299.99
20	01014011634	1	99.95	.00	.00	99.95
21	02014010329	1	399.99	.00	.00	399.99
24	02013410131	1	99.95	.00	.00	99.95
24	02014110531	1	99.95	.00	.00	99.95
24	02014110532	1	399.99	.00	.00	399.99
25	01014312732	1	299.99	.00	.00	299.99
26	02013910822	1	99.95	.00	.00	99.95
26	02013910823	1	399.99	.00	.00	399.99
26	02014510449	1	399.99	.00	.00	399.99
26	02014510450	1	99.95	.00	.00	99.95
27	02013110365	1	.00	399.99	.00	399.99-

CREDIT CARD MERCHANT STATEMENT

DATE: 05/31/2010 PAGE: 2

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
27	02013110366	1	.00	99.95	.00	99.95-
28	01014810072	1	105.60	.00	.00	105.60
CHBK/REJ TOTALS:		39	7,879.78	1,799.81	.00	6,079.97

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$---- SALES ---\$	\$ CREDITS\$	\$- DISC -\$	\$ NET DEPOSIT \$
03	98712170493	5	1,099.83	.00	.00	1,099.83
04	98712487788	2	499.94	.00	.00	499.94
05	98712544217	14	3,274.67	.00	.00	3,274.67
07	98712745471	18	4,149.46	.00	.00	4,149.46
10	98712832197	22	4,749.34	.00	.00	4,749.34
11	98713161284	10	2,674.79	.00	.00	2,674.79
12	98713255831	5	974.88	.00	.00	974.88
13	98713375311	16	2,994.68	499.94	.00	2,494.74
14	98713410017	8	1,749.76	.00	.00	1,749.76

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17	98713529044	1	399.99	.00	.00	399.99
18	98713859422	4	874.93	.00	.00	874.93
19	98713990238	22	5,499.34	.00	.00	5,499.34
21	98714060694	7	1,434.87	.00	.00	1,434.87
21	98714148579	38	8,898.91	50.00	.00	8,848.91
25	98714220771	60	13,498.51	45.32	.00	13,453.19
25	98714520904	14	2,999.73	.00	.00	2,999.73
26	98714687451	42	10,398.89	.00	.00	10,398.89
27	98714758132	49	11,573.75	499.95	.00	11,073.80
31	98714851955	65	15,798.36	.00	.00	15,798.36

DEPOSIT TOTALS:	19	93,544.63	1,095.21	.00	92,449.42
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----- DEPOSIT ITEM SUMMARY *-----*

SALES :	397	93,544.63	DB ADJ :	0	.00
CREDITS:	5	1,095.21	CR ADJ :	0	.00
TOTAL :	402	92,449.42	TOTAL :	0	.00

CREDIT CARD MERCHANT STATEMENT

DATE: 05/31/2010 PAGE: 3

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

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HSBC BANK USA, N.A.

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----- SETTLEMENT/DISCOUNT *-----*

ITEM	DESCRIPTION	ITEMS	\$--- AMOUNT ---\$	AVG TICKET	DISC RATE
VISA		117	27,407.07	234.25	4.3100
.0000	1,181.24				
VISA		73	17,318.12	237.23	3.0400
.0000	526.47				
VIBS		21	4,799.49	228.55	4.3100
.0000	206.86				
VDBT		80	17,872.70	223.41	2.9900
.0000	534.39				
MCHV		2	499.94	249.97	4.3100
.0000	21.55				
MC		57	13,823.66	242.52	4.3100
.0000	595.80				
MC		7	1,899.81	271.40	3.0400
.0000	57.75				
MCBS		5	1,299.87	259.97	4.3100
.0000	56.03				
MDBT		12	2,749.64	229.14	2.9900
.0000	82.21				
MCWC		4	999.88	249.97	4.2900
.0000	42.89				
MWEL		4	874.93	218.73	4.3100
.0000	37.71				
MCEC		14	3,499.58	249.97	4.2900
.0000	150.13				
MCBW		2	499.94	249.97	4.3100
.0000	21.55				
VISA NETWORK ACCESS FEE		293	.00	.00	.0000
.0050	1.47				
MC NETWORK ACCESS FEE		109	.00	.00	.0000
.0185	2.02				
VISA INTL SVC ASSESS		125	29,256.88	234.06	.4000
.0000	117.03				
VISA INTL ACQ FEE		125	29,256.88	234.06	.4500
.0000	131.66				
CROSS BORDER		59	14,323.60	242.77	.4000
.0000	57.29				
MC ACQ SUPPORT FEE		59	14,323.60	242.77	.5500
.0000	78.78				
TOTAL	3,902.83				

----- OTHER FEES *-----*

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
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FOR OUTLET 00000

VISA 2698	VPN W/AVS	377	.2800	105.56
MC 2698	VPN W/AVS	155	.2800	43.40
CHGB 2964	VISA APF	377	.0195	7.35
6003	SRVICE FEE	0	.0000	10.00
6250	GA@ PER USER ID FEE	0	.0000	15.00
6352	INT GATEWY	0	.0000	5.00
6929	IC RETRVLS	2	5.0000	10.00
6930	IC CHGBCK	37	15.0000	555.00
TOTAL OTHER FEES :				751.31

YOUR ACCOUNT HAS BEEN DEBITED : 4,654.14

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CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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HSBC BANK USA, N.A.

READYPAY SERVICE

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----- MESSAGES -----

SEVERAL NETWORKS HAVE ANNOUNCED A NEW DEBIT NETWORK PREMIUM FEE FOR DEBIT CARD TRANSACTIONS PROCESSED ON CARDS BELONGING TO CERTAIN QUALIFYING PREMIER ISSUERS. THESE TRANSACTIONS WILL BE ASSESSED HIGHER PER ITEM FEES AND WILL BE CATEGORIZED AS PREMIUM FEES ON YOUR MERCHANT STATEMENT.

EFFECTIVE JUNE 1, 2010 THE FOLLOWING DEBIT NETWORKS WILL IMPLEMENT THE PREMIUM RATE ON TRANSACTIONS PROCESSED ON SUCH CARDS:

- * THE NYCE PREMIUM FEE IS AN ADDITIONAL \$0.011 PER ITEM AND IS APPLICABLE ON ALL SALE TRANSACTIONS.
- * THE STAR PREMIUM FEE IS AN ADDITIONAL \$0.025 PER ITEM AND IS APPLICABLE ON ALL SALE TRANSACTIONS.
- * THE PULSE PREMIUM FEE IS ADDITIONAL \$0.05 PER ITEM AND IS APPLICABLE ON RETAIL AND SUPERMARKET SALE TRANSACTIONS.

CREDIT CARD MERCHANT STATEMENT
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READYPAY SERVICE

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	02014210144	1	399.99	.00	.00	399.99
02	01015310639	1	425.04	.00	.00	425.04
02	02014811092	1	99.95	.00	.00	99.95
02	02014811093	1	399.99	.00	.00	399.99
03	01014011076	1	399.99	.00	.00	399.99
03	01014011077	1	99.95	.00	.00	99.95
03	01015411055	1	399.99	.00	.00	399.99
03	01015411494	1	99.95	.00	.00	99.95
03	01015412350	1	399.99	.00	.00	399.99
03	02008210447	1	399.99	.00	.00	399.99
04	01015510963	1	399.99	.00	.00	399.99
04	02014910124	1	99.95	.00	.00	99.95
07	01014210324	1	99.95	.00	.00	99.95
07	01014211265	1	399.99	.00	.00	399.99
07	01015511823	1	99.95	.00	.00	99.95
09	02015410617	1	399.99	.00	.00	399.99
09	02015410618	1	99.95	.00	.00	99.95
10	01014710769	1	99.95	.00	.00	99.95

10	01014712068	1	399.99	.00	.00	399.99
10	01016011599	1	399.99	.00	.00	399.99
10	01016012540	1	99.95	.00	.00	99.95
11	01007211668	1	399.99	.00	.00	399.99
11	01014811529	1	399.99	.00	.00	399.99
11	01014812013	1	99.95	.00	.00	99.95
11	01016111022	1	99.95	.00	.00	99.95
11	01016111995	1	399.99	.00	.00	399.99
15	02008210446	1	99.95	.00	.00	99.95
15	02011711614	1	299.99	.00	.00	299.99
15	02011711615	1	99.95	.00	.00	99.95
16	02016711474	1	399.99	.00	.00	399.99
16	02016711475	1	99.95	.00	.00	99.95
21	01015611825	1	99.95	.00	.00	99.95
21	01015611832	1	399.99	.00	.00	399.99
22	02016810928	1	99.95	.00	.00	99.95
22	02017310907	1	399.99	.00	.00	399.99
24	01017511562	1	399.99	.00	.00	399.99
24	01017512429	1	99.95	.00	.00	99.95

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CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
28	01016310574	1	399.99	.00	.00	399.99
28	01016310575	1	99.95	.00	.00	99.95
28	01016410352	1	399.99	.00	.00	399.99
28	01016410353	1	99.95	.00	.00	99.95
28	01017811589	1	99.95	.00	.00	99.95
28	01017812392	1	399.99	.00	.00	399.99
29	01014211265	1	399.99	.00	.00	399.99
29	02017410871	1	399.99	.00	.00	399.99
29	02017710076	1	400.00	.00	.00	400.00
29	02017710077	1	99.95	.00	.00	99.95
30	01016811167	1	99.95	.00	.00	99.95
30	01016811553	1	399.99	.00	.00	399.99
30	01018111647	1	399.99	.00	.00	399.99
30	01018112697	1	99.95	.00	.00	99.95
30	02018011404	1	199.99	.00	.00	199.99
30	02018011405	1	49.95	.00	.00	49.95
CHBK/REJ TOTALS:		53	13,673.57	.00	.00	13,673.57

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$---- SALES ---\$	\$ CREDITS\$	\$- DISC -\$	\$ NET DEPOSIT \$
01	98714904574	55	13,523.46	.00	.00	13,523.46

			2316 stmts.txt		
01	98715249482	39	9,273.90	.00	9,273.90
02	98715356224	60	13,998.49	.00	13,998.49
03	98715484760	56	13,623.43	.00	13,623.43
04	98715551921	43	10,723.87	99.95	10,623.92
07	98715670397	64	14,648.17	.00	14,648.17
07	98715789206	7	1,699.81	.00	1,699.81
08	98715903795	62	14,548.29	.00	14,548.29
09	98716088361	78	19,097.85	.00	19,097.85
10	98716179328	63	14,708.34	.00	14,708.34
11	98716285941	82	19,872.78	.00	19,872.78
14	98716425954	59	14,442.11	.00	14,442.11
15	98716697506	49	11,569.89	.00	11,569.89
16	98716748369	62	15,291.94	.00	15,291.94
17	98716847609	75	18,754.07	.00	18,754.07
18	98716997151	70	17,106.75	.00	17,106.75

CREDIT CARD MERCHANT STATEMENT

DATE: 06/30/2010 PAGE: 3

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- DEPOSITS *-----*

DAY	REF NO.	ITEMS	\$---- SALES ---\$	\$ CREDITS\$	\$- DISC -\$	\$ NET DEPOSIT \$
21	98717097484	55	13,091.01	.00	.00	13,091.01
22	98717358426	43	10,146.28	.00	.00	10,146.28
23	98717460351	63	16,283.17	.00	.00	16,283.17
24	98717549948	45	10,338.87	.00	.00	10,338.87
25	98717635104	50	12,767.30	.00	.00	12,767.30
28	98717725122	62	14,447.18	.00	.00	14,447.18
29	98718067959	40	9,516.34	.00	.00	9,516.34
30	98718145544	64	16,424.62	.00	.00	16,424.62

DEPOSIT TOTALS:	24	325,897.92	99.95	.00	325,797.97
-----------------	----	------------	-------	-----	------------

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	1,345	325,897.92	DB ADJ :	0	.00
CREDITS:	1	99.95	CR ADJ :	0	.00
TOTAL :	1,346	325,797.97	TOTAL :	0	.00

----- SETTLEMENT/DISCOUNT *-----*

ITEM	*-----* DESCRIPTION *-----*	ITEMS	\$--- AMOUNT ---\$	AVG TICKET	DISC RATE
RATE	FEE AMOUNT				
VISA		476	114,640.86	240.84	4.3100
.0000	4,941.02				
VISA		214	53,104.22	248.15	3.0400
.0000	1,614.37				
VIBS		60	14,029.50	233.83	4.3100
.0000	604.67				
VDBT		120	28,721.60	239.35	2.9900
.0000	858.78				
VISP		4	999.88	249.97	4.3100
.0000	43.09				
MC		282	68,398.52	242.55	4.3100
.0000	2,947.98				
MC		32	7,624.09	238.25	3.0400
.0000	231.77				

			2316 stmts.txt			
MCBS			22	5,574.35	253.38	4.3100
.0000	240.25					
MDBT			34	8,214.02	241.59	2.9900
.0000	245.60					
MCWC			32	7,999.04	249.97	4.2900
.0000	343.16					
MWEL			11	2,649.69	240.88	4.3100
.0000	114.20					
MCEC			59	13,942.15	236.31	4.2900
.0000	598.12					
VISA NETWORK ACCESS FEE			874	.00	.00	.0000
.0050	4.37					
MC NETWORK ACCESS FEE			472	.00	.00	.0000
.0185	8.73					
VISA INTL SVC ASSESS			496	119,171.56	240.27	.4000
.0000	476.69					
VISA INTL ACQ FEE			496	119,171.56	240.27	.4500
.0000	536.27					
CROSS BORDER			293	71,473.16	243.94	.4000
.0000	285.89					

CREDIT CARD MERCHANT STATEMENT

DATE: 06/30/2010 PAGE: 4

CODES: N FORM: 9

MERCHANT: [REDACTED] 2316

DBA: CLASSIFIED AUTO SERVICE

[REDACTED]-000

HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- SETTLEMENT/DISCOUNT *-----*

DISC

ITEM 2316 stmts.txt
 ----- DESCRIPTION *-----* ITEMS \$--- AMOUNT ---\$ AVG TICKET RATE
 RATE FEE AMOUNT
 MC ACQ SUPPORT FEE 294 71,473.16 243.11 .5500
 .0000 393.10
 TOTAL 14,488.06

-----		OTHER FEES	*-----*	
CARD CHARGE DESCRIPTION		NUMBER	RATE	FEES
FOR OUTLET 00000				
VISA 2698	VPN W/AVS	950	.2800	266.00
VISA 2699	GLOBAL VPN	11	.2800	3.08
MC 2698	VPN W/AVS	499	.2800	139.72
MC 2699	GLOBAL VPN	4	.2800	1.12
CHGB 2964	VISA APF	950	.0195	18.53
6003	SRVICE FEE	0	.0000	10.00
6250	GA@ PER USER ID FEE	0	.0000	15.00
6352	INT GATEWY	0	.0000	5.00
6930	IC CHGBCK	57	15.0000	855.00
TOTAL OTHER FEES :				1,313.45

YOUR ACCOUNT HAS BEEN DEBITED : 15,801.51

----- MESSAGES -----

PLEASE BE ADVISED THAT THE ASSOCIATIONS HAVE ANNOUNCED CERTAIN
 RATE INCREASES TO BE EFFECTIVE JULY 2010. FOLLOWING SUCH CHANGES,
 EFFECTIVE AS OF THE SAME DATE, MERCHANTS MAY SEE INCREASES TO
 THEIR ASSESSMENT RATES OR DISCOUNT RATES, AS APPLICABLE.

CREDIT CARD MERCHANT STATEMENT

DATE: 07/30/2010 PAGE: 1

CODES: N FORM: 9

MERCHANT: XXXXXXXXXX 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	01016812030	1	49.95	.00	.00	49.95
01	01016812105	1	399.99	.00	.00	399.99
02	01017010313	1	99.95	.00	.00	99.95
02	01017010742	1	399.99	.00	.00	399.99
02	01018310558	1	399.99	.00	.00	399.99
02	01018311044	1	99.95	.00	.00	99.95
02	02017610625	1	399.99	.00	.00	399.99
05	01018511743	1	99.95	.00	.00	99.95
05	01018512513	1	399.99	.00	.00	399.99
05	02018410095	1	399.99	.00	.00	399.99
05	02018410096	1	99.95	.00	.00	99.95
06	01017111448	1	399.99	.00	.00	399.99
06	01017111800	1	99.95	.00	.00	99.95
06	01017310682	1	108.09	.00	.00	108.09
06	01017310683	1	432.60	.00	.00	432.60

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07	01016012540	1	99.95	.00	.00	99.95
07	02018410578	1	99.95	.00	.00	99.95
08	01017512077	1	399.99	.00	.00	399.99
08	01017512078	1	99.95	.00	.00	99.95
08	01017610783	1	99.95	.00	.00	99.95
08	01017611181	1	399.99	.00	.00	399.99
08	01017611605	1	99.95	.00	.00	99.95
08	01017611663	1	399.99	.00	.00	399.99
08	01018410972	1	99.95	.00	.00	99.95
09	01015411055	1	399.99	.00	.00	399.99
09	01015411494	1	99.95	.00	.00	99.95
12	01019211208	1	399.99	.00	.00	399.99
12	01019211209	1	99.95	.00	.00	99.95
12	02018810648	1	99.95	.00	.00	99.95
12	02019010089	1	99.95	.00	.00	99.95
14	01014210324	1	99.95	.00	.00	99.95
14	01016011599	1	399.99	.00	.00	399.99
14	01018111976	1	399.99	.00	.00	399.99
14	01018112021	1	99.95	.00	.00	99.95
14	01018112515	1	99.95	.00	.00	99.95
14	01018112717	1	399.99	.00	.00	399.99
14	01018112718	1	99.95	.00	.00	99.95

CREDIT CARD MERCHANT STATEMENT

DATE: 07/30/2010 PAGE: 2

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDIT\$	\$- DISC -\$	\$--- AMOUNT ----
14	01019110552	1	299.99	.00	.00	299.99
14	01019211163	1	399.99	.00	.00	399.99
14	01019212015	1	99.95	.00	.00	99.95
15	01018211169	1	99.95	.00	.00	99.95
15	01018212240	1	399.99	.00	.00	399.99
15	01019610627	1	119.68	.00	.00	119.68
15	01019611535	1	399.99	.00	.00	399.99
15	01019611536	1	99.95	.00	.00	99.95
15	02019510374	1	399.99	.00	.00	399.99
16	01018410034	1	103.87	.00	.00	103.87
16	01018610162	1	399.99	.00	.00	399.99
16	01018910591	1	79.78	.00	.00	79.78
16	01018910668	1	102.92	.00	.00	102.92
16	01018910669	1	411.89	.00	.00	411.89
16	01019010022	1	106.90	.00	.00	106.90
16	01019010023	1	427.87	.00	.00	427.87
16	01019010041	1	422.80	.00	.00	422.80
16	01019011320	1	419.99	.00	.00	419.99
16	01019110032	1	104.17	.00	.00	104.17

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2316 stmts.txt

16	01019110078	1	107.37	.00	.00	107.37
16	01019110079	1	429.69	.00	.00	429.69
16	01019610937	1	99.95	.00	.00	99.95
16	01019611478	1	399.99	.00	.00	399.99
16	01019612576	1	399.99	.00	.00	399.99
16	01019710479	1	399.99	.00	.00	399.99
16	01019711408	1	99.95	.00	.00	99.95
16	01019711872	1	399.99	.00	.00	399.99
16	01019711873	1	99.95	.00	.00	99.95
16	02019510956	1	421.84	.00	.00	421.84
16	02019510957	1	105.42	.00	.00	105.42
19	01019710484	1	99.95	.00	.00	99.95
19	01019711910	1	399.99	.00	.00	399.99
19	01019810130	1	399.99	.00	.00	399.99
19	01019810913	1	99.95	.00	.00	99.95
19	01019811146	1	99.95	.00	.00	99.95
19	01019811901	1	399.99	.00	.00	399.99
19	01019911153	1	99.95	.00	.00	99.95

CREDIT CARD MERCHANT STATEMENT

DATE: 07/30/2010 PAGE: 3

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

2316 stmts.txt
SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
19	01019912044	1	399.99	.00	.00	399.99
19	02019710134	1	99.95	.00	.00	99.95
20	02019510843	1	99.95	.00	.00	99.95
20	02019510844	1	399.99	.00	.00	399.99
20	02019710135	1	99.95	.00	.00	99.95
20	02019810145	1	399.99	.00	.00	399.99
21	01019810021	1	108.57	.00	.00	108.57
21	01019810022	1	434.49	.00	.00	434.49
21	01020110718	1	99.95	.00	.00	99.95
21	01020110867	1	399.99	.00	.00	399.99
22	01017010313	1	99.95	.00	.00	99.95
22	01017010742	1	399.99	.00	.00	399.99
22	01020310608	1	475.73	.00	.00	475.73
22	01020311326	1	99.95	.00	.00	99.95
22	01020312389	1	399.99	.00	.00	399.99
23	01020312151	1	49.95	.00	.00	49.95
23	01020312681	1	199.99	.00	.00	199.99
23	01020410745	1	99.95	.00	.00	99.95
23	02014110531	1	99.95	.00	.00	99.95
23	02014110532	1	399.99	.00	.00	399.99
23	02020010534	1	399.99	.00	.00	399.99
23	02020010535	1	99.95	.00	.00	99.95
26	01017111800	1	99.95	.00	.00	99.95

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2316 stmts.txt

26 01019211174	1	99.95	.00	.00	99.95
26 01019212021	1	399.99	.00	.00	399.99
26 01019310165	1	99.95	.00	.00	99.95
26 01019310275	1	399.99	.00	.00	399.99
26 01019510595	1	324.95	.00	.00	324.95
26 01019511284	1	99.95	.00	.00	99.95
26 01019512217	1	399.99	.00	.00	399.99
26 01020411746	1	399.99	.00	.00	399.99
26 01020510633	1	399.99	.00	.00	399.99
26 01020511662	1	99.95	.00	.00	99.95
26 01020611119	1	99.95	.00	.00	99.95
26 01020611569	1	399.99	.00	.00	399.99
26 01020612027	1	75.00	.00	.00	75.00
27 01019610608	1	108.85	.00	.00	108.85

CREDIT CARD MERCHANT STATEMENT

DATE: 07/30/2010 PAGE: 4

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
27	01019610609	1	435.58	.00	.00	435.58
27	01019611044	1	299.99	.00	.00	299.99
27	01019810024	1	110.23	.00	.00	110.23
27	01019810025	1	441.09	.00	.00	441.09
27	01020310585	1	108.49	.00	.00	108.49
27	01020310586	1	434.11	.00	.00	434.11
28	01019912079	1	99.95	.00	.00	99.95
28	01019912479	1	399.99	.00	.00	399.99
28	01020210649	1	411.39	.00	.00	411.39
28	01020210697	1	214.45	.00	.00	214.45
28	01020611329	1	299.99	.00	.00	299.99
28	01020611766	1	99.95	.00	.00	99.95
28	01020612232	1	399.99	.00	.00	399.99
28	01020612245	1	75.00	.00	.00	75.00
28	01020710176	1	399.99	.00	.00	399.99
28	01020710275	1	99.95	.00	.00	99.95
28	01020810553	1	107.20	.00	.00	107.20
28	01020810554	1	428.96	.00	.00	428.96
28	01020810566	1	109.96	.00	.00	109.96
28	01020810567	1	440.00	.00	.00	440.00
28	02019700057	1	397.80	.00	.00	397.80
29	01020510048	1	103.15	.00	.00	103.15
29	01020510049	1	412.78	.00	.00	412.78
29	02020510076	1	399.99	.00	.00	399.99
29	02020910718	1	399.99	.00	.00	399.99
30	01016310574	1	399.99	.00	.00	399.99
30	01016310575	1	99.95	.00	.00	99.95

2316 stmts.txt

30 01021110983	1	399.99	.00	.00	399.99
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CHBK/REJ TOTALS:	139	34,859.64	.00	.00	34,859.64
------------------	-----	-----------	-----	-----	-----------

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$----	SALES ---\$	\$ CREDITS\$	\$- DISC -\$	\$	NET DEPOSIT \$
02	98718239067	71		16,311.90	499.94	.00		15,811.96
02	98718378807	8		2,233.60	.00	.00		2,233.60
06	98718405890	42		10,215.30	.00	.00		10,215.30
06	98718779746	67		17,317.25	.00	.00		17,317.25

CREDIT CARD MERCHANT STATEMENT

DATE: 07/30/2010 PAGE: 5

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- DEPOSITS -----

2316 stmts.txt

DAY	REF NO.	ITEMS	\$----	SALES	---\$	\$ CREDITS	\$ \$-	DISC	-\$	\$	NET DEPOSIT	\$
07	98718828326	73		17,225.85		564.98		.00			16,660.87	
08	98718966211	57		14,640.93		.00		.00			14,640.93	
09	98719041552	49		12,519.97		.00		.00			12,519.97	
12	98719176836	53		13,546.27		.00		.00			13,546.27	
13	98719417805	34		8,687.38		.00		.00			8,687.38	
14	98719579607	69		17,878.40		.00		.00			17,878.40	
15	98719632589	47		11,794.02		.00		.00			11,794.02	
16	98719750371	72		17,628.30		399.99		.00			17,228.31	
19	98719839485	61		15,396.34		.00		.00			15,396.34	
20	98720141469	73		17,342.47		.00		.00			17,342.47	
21	98720264260	68		16,966.96		.00		.00			16,966.96	
22	98720389812	75		19,579.11		.00		.00			19,579.11	
23	98720414873	77		18,760.94		.00		.00			18,760.94	
26	98720566468	57		13,273.70		.00		.00			13,273.70	
27	98720825059	37		9,067.84		499.94		.00			8,567.90	
28	98720963047	59		13,890.50		419.99		.00			13,470.51	
29	98721063147	69		17,130.95		.00		.00			17,130.95	
DEPOSIT TOTALS:		21		301,407.98		2,384.84		.00			299,023.14	

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	1,211	301,407.98	DB ADJ :	0	.00
CREDITS:	7	2,384.84	CR ADJ :	0	.00
TOTAL :	1,218	299,023.14	TOTAL :	0	.00

----- SETTLEMENT/DISCOUNT *-----*

ITEM	*-----*	DESCRIPTION	*-----*	ITEMS	\$---	AMOUNT	---\$	AVG	TICKET	DISC
RATE		FEE	AMOUNT							RATE
DISC				2		499.94		249.97		4.3300
.0000		21.65								
VISA				453		116,900.17		258.06		4.3300
.0000		5,061.78								
VISA				184		43,544.81		236.66		3.0600

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.0000	1,332.47				
VIBS		56	14,498.61	258.90	4.3300
.0000	627.79				
VDBT		127	28,521.51	224.58	3.0100
.0000	858.50				
VISP		8	1,999.76	249.97	4.3300
.0000	86.59				
MCHV		2	499.94	249.97	4.3300
.0000	21.65				
MC		245	62,340.35	254.45	4.3300
.0000	2,699.34				

CREDIT CARD MERCHANT STATEMENT

DATE: 07/30/2010 PAGE: 6

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- SETTLEMENT/DISCOUNT *-----*

ITEM						DISC
-----	DESCRIPTION	*-----*	ITEMS	\$--- AMOUNT	---\$ AVG TICKET	RATE
RATE	FEE AMOUNT					
MC			35	8,374.08	239.26	3.0600
.0000	256.25					
MCBS			7	1,969.81	281.40	4.3300
.0000	85.30					
MDBT			34	7,624.13	224.24	3.0100
.0000	229.49					

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		2316 stmts.txt			
MCWC		14	3,559.64	254.26	4.3100
.0000	153.42				
MWEL		6	1,499.82	249.97	4.3300
.0000	64.94				
MCEC		41	9,575.41	233.55	4.3100
.0000	412.70				
DISC NETWORK ACCESS FEE		2	.00	.00	.0000
.0075	.02				
VISA NETWORK ACCESS FEE		830	.00	.00	.0000
.0050	4.15				
MC NETWORK ACCESS FEE		386	.00	.00	.0000
.0185	7.14				
VISA INTL SVC ASSESS		478	123,999.63	259.41	.4000
.0000	496.00				
VISA INTL ACQ FEE		478	123,999.63	259.41	.4500
.0000	558.00				
CROSS BORDER		246	63,285.28	257.26	.4000
.0000	253.14				
MC ACQ SUPPORT FEE		248	63,285.28	255.18	.5500
.0000	348.07				
TOTAL	13,578.39				

-----		OTHER FEES	*-----*	
CARD CHARGE DESCRIPTION		NUMBER	RATE	FEES
FOR OUTLET 00000				
DISC 2698	VPN W/AVS	2	.2500	.50
VISA 2698	VPN W/AVS	1,052	.2800	294.56
VISA 2699	GLOBAL VPN	20	.2800	5.60
MC 2698	VPN W/AVS	496	.2800	138.88
MC 2699	GLOBAL VPN	10	.2800	2.80
CHGB 2964	VISA APF	1,058	.0195	20.63
CHGB 2965	VS MISUSE OF AUTH SYSTEM FEE	15	.0450	.68
CHGB 2966	VS ZERO FLOOR LIMIT FEE	8	.1000	.80
6003	SRVICE FEE	0	.0000	10.00
6250	GA@ PER USER ID FEE	0	.0000	15.00
6352	INT GATEWY	0	.0000	5.00
6929	IC RETRVLS	29	5.0000	145.00
6930	IC CHGBCK	130	15.0000	1,950.00
TOTAL OTHER FEES :				2,589.45
YOUR ACCOUNT HAS BEEN DEBITED :				16,167.84

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CREDIT CARD MERCHANT STATEMENT

DATE: 07/30/2010 PAGE: 7

CODES: N FORM: 9

MERCHANT: 2316

DBA: CLASSIFIED AUTO SERVICE

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- MESSAGES -----

CU24

RETAIL AND DRUGSTORE MERCHANTS WILL BE BILLED AT 0.85% + \$0.19

PER TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$0.83.

QUICK SERVICE RESTAURANT (QSR) MERCHANTS WILL BE BILLED AT 1.25% +

\$0.06 PER TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$0.73.

SUPERMARKET MERCHANTS WILL BE BILLED A TOTAL OF \$0.305 PER
TRANSACTION.

PETROLEUM MERCHANTS WILL BE BILLED AT 0.75% + \$0.21 PER

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TRANSACTION AND THE MAXIMUM TRANSACTION FEE HAS BEEN ELIMINATED.
RETURNS WILL NOW BE BILLED AT \$0.03 PER TRANSACTION.
ALL OTHER FEES REMAIN THE SAME.

JEANIE

RETAIL MERCHANTS WILL BE BILLED AT 0.80% + \$0.235 PER TRANSACTION
AND THE MAXIMUM TRANSACTION FEE HAS BEEN ELIMINATED.
QUICK SERVICE RESTAURANT (QSR) MERCHANTS WILL BE BILLED AT 1.25% +
\$0.19 PER TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$0.79.
SUPERMARKET MERCHANTS WILL BE BILLED A TOTAL OF \$0.40 PER
TRANSACTION.
ALL OTHER FEES REMAIN THE SAME.

THE DEBIT NETWORK NYCE HAS ANNOUNCED SEVERAL CHANGES TO THEIR
DEBIT NETWORK PRICING EFFECTIVE AUGUST 1, 2010. THE CHANGED FEES
ARE AS FOLLOWS:

- * RETAIL MERCHANTS WILL BE BILLED AT 0.90% + \$0.1625 PER
TRANSACTION WITH A MINIMUM TRANSACTION FEE OF \$0.2525.
- * RETAIL PREMIUM TRANSACTIONS WILL BE BILLED AT 0.90% + \$0.2225
PER TRANSACTION WITH A MINIMUM TRANSACTION FEE OF \$0.3125.
- * QUICK SERVICE RESTAURANT (QSR) MERCHANTS WILL BE BILLED AT 1.25%
+ \$0.0425. BOTH THE MINIMUM AND MAXIMUM TRANSACTION FEES HAVE
BEEN ELIMINATED.
- * QUICK SERVICE RESTAURANT (QSR) PREMIUM TRANSACTIONS WILL BE
BILLED AT 1.25% + \$0.0825.
- * SUPERMARKET MERCHANTS WILL BE BILLED AT 0.90% + \$0.1825 PER

CREDIT CARD MERCHANT STATEMENT

DATE: 07/30/2010 PAGE: 8

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TRANSACTION WITH A MINIMUM FEE OF \$0.2525 AND A MAXIMUM FEE OF \$0.3325.

- * SUPERMARKET PREMIUM TRANSACTIONS WILL BE BILLED AT 0.90% + \$0.2425 PER TRANSACTION WITH A MINIMUM FEE OF \$0.3125 AND A MAXIMUM FEE OF \$0.3925.
- * PETROLEUM MERCHANTS WILL BE BILLED AT 0.85% + \$0.1425 PER TRANSACTION WITH A MINIMUM FEE OF \$0.2625 AND A MAXIMUM FEE OF \$0.8925.
- * PETROLEUM PREMIUM TRANSACTIONS WILL BE BILLED AT 0.85% + \$0.2025 PER TRANSACTION WITH A MINIMUM FEE OF \$0.3225 AND A MAXIMUM FEE OF \$0.9525.
- * PINLESS UTILITY MERCHANTS WILL BE BILLED AT \$0.6050 PER TRANSACTION.
- * PINLESS UTILITY PREMIUM TRANSACTIONS WILL BE BILLED AT \$0.6550

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PER TRANSACTION.

- * PINLESS EDUCATION MERCHANTS WILL BE BILLED 0.75% + \$0.205 PER TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$2.005.
- * PINLESS EDUCATION PREMIUM TRANSACTIONS WILL BE BILLED 0.75% + \$0.255 PER TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$2.055.
- * PINLESS CABLE MERCHANTS WILL BE BILLED AT 0.70% + \$0.205 PER TRANSACTION AND THE MAXIMUM TRANSACTION FEE HAS BEEN ELIMINATED.
- * PINLESS CABLE PREMIUM TRANSACTIONS WILL BE BILLED AT 0.70% + \$0.255 PER TRANSACTION WITH NO MAXIMUM FEE.
- * ALL OTHER PINLESS ACTIVITY WILL BE BILLED 0.60% + \$0.205 PER TRANSACTION AND THE MAXIMUM TRANSACTION FEE WILL BE INCREASED TO \$1.005.
- * PREMIUM TRANSACTIONS ON ALL OTHER PINLESS ACTIVITY WILL BE BILLED 0.60% + \$0.255 PER TRANSACTION AND THE MAXIMUM TRANSACTION FEE WILL BE INCREASED TO \$1.055.

CREDIT CARD MERCHANT STATEMENT

DATE: 08/31/2010 PAGE: 1

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

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*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
02	01021111496	1	99.95	.00	.00	99.95
02	02020910808	1	399.99	.00	.00	399.99
02	02021000788	1	399.99	.00	.00	399.99
03	01019611536	1	99.95	.00	.00	99.95
03	01020411310	1	99.95	.00	.00	99.95
03	01020411798	1	399.99	.00	.00	399.99
03	01021011218	1	399.99	.00	.00	399.99
03	01021011779	1	399.99	.00	.00	399.99
03	01021011780	1	99.95	.00	.00	99.95
03	01021012082	1	99.95	.00	.00	99.95
03	01021012091	1	399.99	.00	.00	399.99
03	01021012311	1	99.95	.00	.00	99.95
03	01021012654	1	99.95	.00	.00	99.95
03	01021210027	1	116.94	.00	.00	116.94
03	01021210028	1	467.81	.00	.00	467.81
03	01021210148	1	99.95	.00	.00	99.95
03	01021211723	1	399.99	.00	.00	399.99
03	01021310139	1	399.99	.00	.00	399.99
03	01021311115	1	99.95	.00	.00	99.95
04	01021012081	1	399.99	.00	.00	399.99
04	01021211171	1	99.95	.00	.00	99.95
04	01021211689	1	399.99	.00	.00	399.99
04	01021310491	1	399.99	.00	.00	399.99
04	01021310492	1	99.95	.00	.00	99.95

			2316 stmts.txt		
04	01021411365	1	99.95	.00	99.95
04	01021411472	1	399.99	.00	399.99
04	01021611291	1	399.99	.00	399.99
04	01021611292	1	99.95	.00	99.95
04	02019700058	1	99.40	.00	99.40
04	02021510383	1	399.99	.00	399.99
04	02021510384	1	99.95	.00	99.95
05	01017111448	1	399.99	.00	399.99
05	01021311369	1	75.00	.00	75.00
05	02021211071	1	399.99	.00	399.99
05	02021211072	1	99.95	.00	99.95
05	02021610059	1	199.99	.00	199.99
06	01018400014	1	109.53	.00	109.53

CREDIT CARD MERCHANT STATEMENT

DATE: 08/31/2010 PAGE: 2

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

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*----- CHARGEBACKS/REJECTS -----*
DAY   REF NO.   ITEMS $--- AMOUNT ---$ $ CREDITS$ $- DISC -$ $--- AMOUNT ----
06 01018400015   1      438.30      .00      .00      438.30
06 02021510951   1      99.95      .00      .00      99.95
06 02021510952   1     399.99      .00      .00     399.99
06 02021610487   1      99.95      .00      .00      99.95
06 02021610488   1     399.99      .00      .00     399.99
09 01021611684   1     199.99      .00      .00     199.99
09 01021611685   1      49.95      .00      .00      49.95
09 01021711221   1     110.33      .00      .00     110.33
09 01021711222   1     441.51      .00      .00     441.51
09 01021711493   1     399.99      .00      .00     399.99
09 01021711799   1      99.95      .00      .00      99.95
09 01021712325   1     399.99      .00      .00     399.99
09 01021712550   1      99.95      .00      .00      99.95
09 01021713233   1     399.99      .00      .00     399.99
09 01021713234   1      99.95      .00      .00      99.95
09 01021910304   1     399.99      .00      .00     399.99
09 01021910305   1      99.95      .00      .00      99.95
09 01021910624   1     399.99      .00      .00     399.99
09 02018800624   1     426.92      .00      .00     426.92
09 02018800625   1     106.69      .00      .00     106.69
09 02021711133   1     399.99      .00      .00     399.99
09 02021711163   1      99.95      .00      .00      99.95
10 01021810084   1     439.32      .00      .00     439.32
10 01021810085   1     109.77      .00      .00     109.77
10 01021810093   1     112.07      .00      .00     112.07
10 01021810094   1     448.48      .00      .00     448.48
10 01021810098   1     117.26      .00      .00     117.26
10 01021810099   1     463.81      .00      .00     463.81

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10	01022011242	1	99.95	.00	.00	99.95
10	01022012709	1	399.99	.00	.00	399.99
11	01016812105	1	399.99	.00	.00	399.99
11	01018900576	1	479.20	.00	.00	479.20
11	01018900577	1	119.79	.00	.00	119.79
11	01022311160	1	299.99	.00	.00	299.99
11	02021811030	1	419.99	.00	.00	419.99
11	02021811031	1	104.95	.00	.00	104.95
11	02022210952	1	399.99	.00	.00	399.99

CREDIT CARD MERCHANT STATEMENT

DATE: 08/31/2010 PAGE: 3

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT	---\$ \$ CREDIT\$	\$- DISC -	\$--- AMOUNT
11	02022210953	1	99.95	.00	.00	99.95

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12	01016811167	1	99.95	.00	.00	99.95
12	01016811553	1	399.99	.00	.00	399.99
12	01022312752	1	75.00	.00	.00	75.00
12	01022410694	1	431.61	.00	.00	431.61
12	01022410695	1	107.86	.00	.00	107.86
12	01022410939	1	399.99	.00	.00	399.99
12	01022411572	1	99.95	.00	.00	99.95
12	02018011404	1	199.99	.00	.00	199.99
12	02022210463	1	99.95	.00	.00	99.95
13	01022011606	1	399.99	.00	.00	399.99
13	01022012578	1	99.95	.00	.00	99.95
13	01022510744	1	399.99	.00	.00	399.99
13	02022310380	1	399.99	.00	.00	399.99
16	01017511562	1	399.99	.00	.00	399.99
16	01017512429	1	99.95	.00	.00	99.95
16	01018610162	1	399.99	.00	.00	399.99
16	01022611134	1	399.99	.00	.00	399.99
16	01022611135	1	99.95	.00	.00	99.95
16	02019400920	1	99.95	.00	.00	99.95
16	02022310838	1	410.74	.00	.00	410.74
16	02022310839	1	102.63	.00	.00	102.63
16	02022410866	1	399.99	.00	.00	399.99
16	02022410867	1	99.95	.00	.00	99.95
17	01021211171	1	.00	99.95	.00	99.95-
17	01021211689	1	.00	399.99	.00	399.99-
17	01021310139	1	.00	399.99	.00	399.99-
17	01021310491	1	.00	399.99	.00	399.99-
17	01021310492	1	.00	99.95	.00	99.95-
17	01022210649	1	109.33	.00	.00	109.33
17	01022510057	1	429.96	.00	.00	429.96
17	01022510219	1	299.99	.00	.00	299.99

DAY	REF NO.	ITEMS	AMOUNT	CREDITS	DISC	AMOUNT
17	01022511299	1	75.00	.00	.00	75.00
17	01022910717	1	99.95	.00	.00	99.95
17	01022911047	1	399.99	.00	.00	399.99
17	02019400921	1	399.99	.00	.00	399.99
17	02021211071	1	.00	399.99	.00	399.99-

CREDIT CARD MERCHANT STATEMENT

DATE: 08/31/2010 PAGE: 4

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	AMOUNT	CREDITS	DISC	AMOUNT
17	02021211072	1	.00	99.95	.00	99.95-
18	01016410352	1	399.99	.00	.00	399.99
18	01021411365	1	.00	99.95	.00	99.95-
18	01021411472	1	.00	399.99	.00	399.99-
18	01022610374	1	49.95	.00	.00	49.95

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18	01022611864	1	199.99	.00	.00	199.99
18	01022711602	1	399.99	.00	.00	399.99
18	01022711603	1	99.95	.00	.00	99.95
18	01022910578	1	113.57	.00	.00	113.57
18	01022910579	1	454.30	.00	.00	454.30
18	01022910606	1	80.91	.00	.00	80.91
18	01023011686	1	399.99	.00	.00	399.99
18	02019510956	1	419.99	.00	.00	419.99
18	02019510957	1	104.95	.00	.00	104.95
18	02022610125	1	399.99	.00	.00	399.99
18	02022610126	1	99.95	.00	.00	99.95
19	01019810913	1	99.95	.00	.00	99.95
19	01019811901	1	399.99	.00	.00	399.99
19	01023110958	1	99.95	.00	.00	99.95
19	01023111090	1	399.99	.00	.00	399.99
19	02021510951	1	.00	99.95	.00	99.95-
19	02021510952	1	.00	399.99	.00	399.99-
19	02023011399	1	419.99	.00	.00	419.99
20	01021711493	1	.00	399.99	.00	399.99-
20	01021712325	1	.00	399.99	.00	399.99-
20	01021713233	1	.00	399.99	.00	399.99-
20	01021713234	1	.00	99.95	.00	99.95-
20	01023010681	1	399.99	.00	.00	399.99
20	01023012902	1	104.48	.00	.00	104.48
20	01023012903	1	418.13	.00	.00	418.13
20	01023111480	1	99.95	.00	.00	99.95
20	01023112058	1	399.99	.00	.00	399.99
20	02021610059	1	.00	199.99	.00	199.99-
20	02021610487	1	.00	99.95	.00	99.95-
20	02021610488	1	.00	399.99	.00	399.99-
20	02021711133	1	.00	399.99	.00	399.99-

20 02023010837 1 [REDACTED] 2316 stmts.txt 49.95 .00 .00 49.95

CREDIT CARD MERCHANT STATEMENT

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MERCHANT: [REDACTED] 2316

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
20	02023010838	1	199.99	.00	.00	199.99
20	02023010937	1	223.12	.00	.00	223.12
20	02023010938	1	55.73	.00	.00	55.73
23	01018400014	1	.00	109.53	.00	109.53-
23	01018400015	1	.00	438.30	.00	438.30-
23	01019610627	1	112.99	.00	.00	112.99
23	01020310608	1	451.99	.00	.00	451.99
23	01021012654	1	99.95	.00	.00	99.95
23	01023110957	1	399.99	.00	.00	399.99

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23	01023210039	1	111.58	.00	.00	111.58
23	01023210040	1	446.55	.00	.00	446.55
23	01023210385	1	99.95	.00	.00	99.95
23	01023211946	1	399.99	.00	.00	399.99
23	01023212362	1	81.90	.00	.00	81.90
23	01023311692	1	75.00	.00	.00	75.00
23	02023111042	1	418.43	.00	.00	418.43
23	02023111043	1	104.56	.00	.00	104.56
23	02023111470	1	78.75	.00	.00	78.75
23	02023111471	1	314.99	.00	.00	314.99
24	01021810084	1	.00	439.32	.00	439.32-
24	01021810093	1	.00	112.07	.00	112.07-
24	01021810094	1	.00	448.48	.00	448.48-
24	01021810098	1	.00	117.26	.00	117.26-
24	01021810099	1	.00	463.81	.00	463.81-
24	01021910624	1	.00	399.99	.00	399.99-
24	01022311160	1	.00	299.99	.00	299.99-
24	01022312752	1	.00	75.00	.00	75.00-
24	01023212363	1	327.61	.00	.00	327.61
24	02021000789	1	99.95	.00	.00	99.95
24	02021711163	1	.00	99.95	.00	99.95-
24	02021811030	1	.00	419.99	.00	419.99-
24	02023310670	1	420.84	.00	.00	420.84
24	02023310671	1	105.17	.00	.00	105.17
24	02023310728	1	104.16	.00	.00	104.16
24	02023310729	1	416.81	.00	.00	416.81
25	01018211169	1	99.95	.00	.00	99.95
25	01018212240	1	399.99	.00	.00	399.99

CREDIT CARD MERCHANT STATEMENT

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
25	01018900576	1	.00	479.20	.00	479.20-
25	01018900577	1	.00	119.79	.00	119.79-
25	02019700059	1	51.12	.00	.00	51.12
25	02019700060	1	306.70	.00	.00	306.70
25	02019700562	1	399.99	.00	.00	399.99
25	02020100914	1	99.95	.00	.00	99.95
25	02022410866	1	.00	399.99	.00	399.99-
25	02022410867	1	.00	99.95	.00	99.95-
26	01022611134	1	.00	399.99	.00	399.99-
26	01022611135	1	.00	99.95	.00	99.95-
26	01023712039	1	49.95	.00	.00	49.95
26	01023712545	1	99.95	.00	.00	99.95
26	02019500820	1	399.99	.00	.00	399.99

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26	02019500821	1	99.95	.00	.00	99.95
26	02023611055	1	436.40	.00	.00	436.40
26	02023611056	1	109.10	.00	.00	109.10
27	01023310748	1	399.99	.00	.00	399.99
27	01023311170	1	299.99	.00	.00	299.99
27	01023910165	1	399.99	.00	.00	399.99
27	01023910767	1	399.99	.00	.00	399.99
27	01023911312	1	99.95	.00	.00	99.95
27	01023911477	1	49.95	.00	.00	49.95
27	02018400917	1	408.48	.00	.00	408.48
27	02018400918	1	102.07	.00	.00	102.07
30	01018400014	1	104.95	.00	.00	104.95
30	01018400015	1	419.99	.00	.00	419.99
30	01023510689	1	399.99	.00	.00	399.99
30	01023510779	1	99.95	.00	.00	99.95
30	01023610613	1	321.33	.00	.00	321.33
30	01023610677	1	117.86	.00	.00	117.86
30	01023610678	1	471.44	.00	.00	471.44
30	01023810633	1	105.70	.00	.00	105.70
30	01023810860	1	399.99	.00	.00	399.99
30	01023811340	1	99.95	.00	.00	99.95
30	01023912009	1	199.99	.00	.00	199.99
30	01024011008	1	399.99	.00	.00	399.99
30	01024011437	1	99.95	.00	.00	99.95

CREDIT CARD MERCHANT STATEMENT

DATE: 08/31/2010 PAGE: 7

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
30	01024012075	1	105.56	.00	.00	105.56
30	01024111710	1	399.99	.00	.00	399.99
30	01024111711	1	99.95	.00	.00	99.95
30	01024112283	1	399.99	.00	.00	399.99
30	01024112734	1	99.95	.00	.00	99.95
30	02023810361	1	452.89	.00	.00	452.89
30	02023810362	1	113.22	.00	.00	113.22
31	01022210649	1	.00	109.33	.00	109.33-
31	01022510219	1	.00	299.99	.00	299.99-
31	01022611864	1	.00	199.99	.00	199.99-
31	01022911047	1	.00	399.99	.00	399.99-
31	01023812757	1	103.39	.00	.00	103.39
31	01023812758	1	413.80	.00	.00	413.80
31	01024310739	1	399.99	.00	.00	399.99
31	01024310815	1	99.95	.00	.00	99.95
31	02024010635	1	398.01	.00	.00	398.01
31	02024010636	1	99.46	.00	.00	99.46

CHBK/REJ TOTALS: 239 49,103.63 11,331.39 .00 37,772.24

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$----	SALES ---\$	\$ CREDITS\$	\$- DISC -\$	\$	NET DEPOSIT \$
02	98721146884	68		16,603.32	299.99	.00		16,303.33
02	98721227310	52		12,834.58	.00	.00		12,834.58
02	98721402611	1		112.00	.00	.00		112.00
03	98721541620	3		1,011.99	.00	.00		1,011.99
04	98721695057	35		10,206.40	524.94	.00		9,681.46
05	98721740752	78		21,579.49	.00	.00		21,579.49
09	98721899955	66		16,232.52	2,017.00	.00		14,215.52
09	98721902931	63		15,702.31	.00	.00		15,702.31
10	98722235030	47		9,788.52	1,059.94	.00		8,728.58
11	98722312760	61		14,952.43	1,459.93	.00		13,492.50
13	98722541546	103		26,247.94	285.06	.00		25,962.88
16	98722602563	66		16,263.98	.00	.00		16,263.98
17	98722969271	46		10,600.42	1,086.19	.00		9,514.23
18	98723087260	52		12,398.85	.00	.00		12,398.85
19	98723105800	44		10,844.42	35.06	.00		10,809.36

CREDIT CARD MERCHANT STATEMENT

DATE: 08/31/2010 PAGE: 8

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

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MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET
SUITE 1411
HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$----	SALES ---\$	\$ CREDITS\$	\$- DISC -\$	\$	NET DEPOSIT \$
20	98723236483	64		16,644.05	.00	.00		16,644.05
23	98723317104	77		18,219.07	.00	.00		18,219.07
24	98723621880	54		13,800.91	.00	.00		13,800.91
25	98723793676	65		15,801.97	.00	.00		15,801.97
26	98723809590	57		14,010.95	.00	.00		14,010.95
27	98723999650	72		17,459.24	.00	.00		17,459.24
30	98724063456	42		10,244.33	.00	.00		10,244.33
31	98724364044	45		11,932.17	.00	.00		11,932.17

DEPOSIT TOTALS:	23		313,491.86	6,768.11		.00		306,723.75
-----------------	----	--	------------	----------	--	-----	--	------------

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	1,239	313,491.86	DB ADJ :	0	.00
CREDITS:	22	6,768.11	CR ADJ :	0	.00
TOTAL :	1,261	306,723.75	TOTAL :	0	.00

----- SETTLEMENT/DISCOUNT *-----*

ITEM					DISC
-----	DESCRIPTION	*-----*	ITEMS	\$--- AMOUNT ---\$	AVG TICKET
RATE	FEE AMOUNT				RATE
DISC			2	499.94	249.97
.0000	21.65				4.3300
VISA			389	101,004.74	259.65
					4.3300

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		2316 stmts.txt			
.0000	4,373.50				
VISA		209	52,638.25	251.86	3.0600
.0000	1,610.73				
VIBS		55	13,253.29	240.97	4.3300
.0000	573.86				
VDBT		174	40,095.29	230.43	3.0100
.0000	1,206.87				
VISP		5	1,399.87	279.97	4.3300
.0000	60.61				
MCHV		2	499.94	249.97	4.3300
.0000	21.65				
MC		274	68,927.56	251.56	4.3300
.0000	2,984.56				
MC		33	8,024.07	243.15	3.0600
.0000	245.54				
MCBS		17	4,514.51	265.56	4.3300
.0000	195.48				
MDBT		34	8,211.12	241.50	3.0100
.0000	247.15				
MCWC		28	7,049.20	251.76	4.3100
.0000	303.82				
MWEL		2	499.94	249.97	4.3300
.0000	21.65				
MCEC		30	6,874.14	229.14	4.3100
.0000	296.28				
DISC NETWORK ACCESS FEE		2	.00	.00	.0000
.0075	.02				
VISA NETWORK ACCESS FEE		839	.00	.00	.0000
.0050	4.20				
MC NETWORK ACCESS FEE		420	.00	.00	.0000
.0185	7.77				

CREDIT CARD MERCHANT STATEMENT

DATE: 08/31/2010 PAGE: 9

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- SETTLEMENT/DISCOUNT *-----*

ITEM	DESCRIPTION	ITEMS	\$--- AMOUNT ---\$	AVG TICKET	DISC RATE
RATE	FEE AMOUNT				
.0000	VISA INTL SVC ASSESS	397	105,034.17	264.57	.4000
.0000	420.14				
.0000	VISA INTL ACQ FEE	397	105,034.17	264.57	.4500
.0000	472.65				
.0000	CROSS BORDER	273	70,542.38	258.40	.4000
.0000	282.17				
.0000	MC ACQ SUPPORT FEE	280	70,542.38	251.94	.5500
.0000	387.98				
TOTAL					
13,738.28					

----- OTHER FEES *-----*

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 00000			
DISC 2698 VPN W/AVS	3	.2500	.75
VISA 2698 VPN W/AVS	1,078	.2800	301.84
VISA 2699 GLOBAL VPN	14	.2800	3.92
MC 2698 VPN W/AVS	525	.2800	147.00
MC 2699 GLOBAL VPN	5	.2800	1.40
CHGB 2964 VISA APF	1,078	.0195	21.02
CHGB 2965 VS MISUSE OF AUTH SYSTEM FEE	17	.0450	.77
CHGB 2966 VS ZERO FLOOR LIMIT FEE	6	.1000	.60
6003 SRVICE FEE	0	.0000	10.00
6250 GA@ PER USER ID FEE	0	.0000	15.00
6352 INT GATEWY	0	.0000	5.00
6929 IC RETRVLS	32	5.0000	160.00
6930 IC CHGBCK	182	15.0000	2,730.00
TOTAL OTHER FEES :			3,397.30

YOUR ACCOUNT HAS BEEN DEBITED : 17,135.58
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CREDIT CARD MERCHANT STATEMENT

DATE: 09/30/2010 PAGE: 1

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	01021310139	1	399.99	.00	.00	399.99
01	01022611134	1	399.99	.00	.00	399.99
01	01022611135	1	99.95	.00	.00	99.95
01	01022910717	1	.00	99.95	.00	99.95-
01	01024111556	1	99.95	.00	.00	99.95
01	01024112484	1	399.99	.00	.00	399.99
01	01024411883	1	99.95	.00	.00	99.95
01	02020800477	1	101.75	.00	.00	101.75

01	02020800478	1	██████████ 2316 stmts.txt	407.18	.00	.00	407.18
01	02024010083	1		99.95	.00	.00	99.95
01	02024010947	1		448.00	.00	.00	448.00
02	01018900576	1		451.99	.00	.00	451.99
02	01018900577	1		112.99	.00	.00	112.99
02	01019610608	1		104.95	.00	.00	104.95
02	01023210101	1		114.57	.00	.00	114.57
02	01023210102	1		458.27	.00	.00	458.27
02	01023211082	1		99.95	.00	.00	99.95
02	01023211609	1		399.99	.00	.00	399.99
02	01024510951	1		99.95	.00	.00	99.95
02	01024512024	1		399.99	.00	.00	399.99
02	02024311040	1		54.82	.00	.00	54.82
02	02024311041	1		218.53	.00	.00	218.53
03	01024411117	1		399.99	.00	.00	399.99
03	01024411656	1		99.95	.00	.00	99.95
03	02020510076	1		399.99	.00	.00	399.99
03	02021100066	1		390.88	.00	.00	390.88
03	02021100067	1		97.68	.00	.00	97.68
03	02024010993	1		99.95	.00	.00	99.95
03	02024010994	1		399.99	.00	.00	399.99
03	02024410363	1		399.99	.00	.00	399.99
06	01024710749	1		299.99	.00	.00	299.99
06	01024711222	1		75.00	.00	.00	75.00
06	02024510864	1		413.45	.00	.00	413.45
06	02024510865	1		103.31	.00	.00	103.31
06	02024510879	1		416.02	.00	.00	416.02
06	02024510880	1		103.96	.00	.00	103.96
06	02024511380	1		49.95	.00	.00	49.95

CREDIT CARD MERCHANT STATEMENT

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MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
06	02024511381	1	199.99	.00	.00	199.99
07	01023110957	1	.00	399.99	.00	399.99-
07	01023210385	1	.00	99.95	.00	99.95-
07	01023211946	1	.00	399.99	.00	399.99-
07	02019500820	1	.00	399.99	.00	399.99-
07	02019500821	1	.00	99.95	.00	99.95-
07	02021711133	1	399.99	.00	.00	399.99
07	02023310670	1	.00	420.84	.00	420.84-
07	02024510379	1	99.95	.00	.00	99.95
08	01024512932	1	81.30	.00	.00	81.30
08	01024512933	1	325.24	.00	.00	325.24
08	01024610651	1	399.99	.00	.00	399.99

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08 01024611616	1	██████████ 2316 stmts.txt	99.95	.00	.00	99.95
08 01024710043	1		440.70	.00	.00	440.70
08 01025010403	1		399.99	.00	.00	399.99
08 01025010540	1		99.95	.00	.00	99.95
08 02024610110	1		394.70	.00	.00	394.70
08 02024610111	1		98.63	.00	.00	98.63
09 01021701160	1		57.39	.00	.00	57.39
09 01021701161	1		229.59	.00	.00	229.59
09 01022600366	1		399.99	.00	.00	399.99
09 01022601373	1		99.95	.00	.00	99.95
09 01023910033	1		115.06	.00	.00	115.06
09 01023912374	1		106.74	.00	.00	106.74
09 01023912375	1		427.10	.00	.00	427.10
09 01024012076	1		422.45	.00	.00	422.45
09 01024410673	1		458.05	.00	.00	458.05
09 01024512990	1		109.04	.00	.00	109.04
09 01024512991	1		436.38	.00	.00	436.38
09 01025110928	1		99.95	.00	.00	99.95
09 01025111046	1		399.99	.00	.00	399.99
09 01025210537	1		117.78	.00	.00	117.78
09 02020300814	1		419.99	.00	.00	419.99
09 02020300815	1		104.95	.00	.00	104.95
09 02021811030	1		419.99	.00	.00	419.99
09 02025010289	1		399.99	.00	.00	399.99
09 02025010290	1		99.94	.00	.00	99.94

CREDIT CARD MERCHANT STATEMENT

DATE: 09/30/2010 PAGE: 3

CODES: N FORM: 9

MERCHANT: ██████████ 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
10	01022311160	1	299.99	.00	.00	299.99
10	01022312752	1	75.00	.00	.00	75.00
10	01025110536	1	110.45	.00	.00	110.45
10	01025210621	1	399.99	.00	.00	399.99
10	01025210622	1	99.95	.00	.00	99.95
10	01025211966	1	99.95	.00	.00	99.95
10	01025212451	1	399.99	.00	.00	399.99
10	01025310423	1	99.95	.00	.00	99.95
10	01025310857	1	399.99	.00	.00	399.99
10	01025311094	1	99.95	.00	.00	99.95
13	01020110718	1	99.95	.00	.00	99.95
13	01020411310	1	99.95	.00	.00	99.95
13	01020411798	1	399.99	.00	.00	399.99
13	01025310048	1	114.33	.00	.00	114.33
13	01025310049	1	457.33	.00	.00	457.33
13	01025311524	1	399.99	.00	.00	399.99

			2316 stmts.txt		
13	02022200318	1	105.16	.00	105.16
13	02022200319	1	420.83	.00	420.83
13	02025210357	1	84.17	.00	84.17
14	01025610173	1	399.99	.00	399.99
14	01025610174	1	99.95	.00	99.95
14	02025310596	1	102.78	.00	102.78
14	02025310597	1	411.32	.00	411.32
14	02025310620	1	259.64	.00	259.64
14	02025711567	1	99.95	.00	99.95
14	02025711568	1	399.99	.00	399.99
15	01020810553	1	104.95	.00	104.95
15	01025810614	1	477.14	.00	477.14
15	01025810772	1	99.95	.00	99.95
15	01025811674	1	399.99	.00	399.99
16	01020110867	1	399.99	.00	399.99
16	01020611766	1	99.95	.00	99.95
16	01020612232	1	399.99	.00	399.99
16	01023110957	1	399.99	.00	399.99
16	01025911429	1	399.99	.00	399.99
16	01025911888	1	99.95	.00	99.95
16	02022500518	1	99.95	.00	99.95

CREDIT CARD MERCHANT STATEMENT

DATE: 09/30/2010 PAGE: 4

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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2316 stmts.txt

HSBC BANK USA, N.A.

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDIT\$	\$- DISC -\$	\$--- AMOUNT ----
16	02022500519	1	399.99	.00	.00	399.99
16	02025810875	1	408.33	.00	.00	408.33
16	02025810876	1	102.04	.00	.00	102.04
16	02025910922	1	116.86	.00	.00	116.86
16	02025910923	1	467.64	.00	.00	467.64
17	01020312389	1	399.99	.00	.00	399.99
17	01025711760	1	107.58	.00	.00	107.58
17	01025711761	1	430.48	.00	.00	430.48
17	01025811021	1	99.95	.00	.00	99.95
17	01025812365	1	399.99	.00	.00	399.99
17	01026012096	1	299.99	.00	.00	299.99
17	02024700051	1	260.54	.00	.00	260.54
17	02025712235	1	104.95	.00	.00	104.95
17	02025811388	1	104.95	.00	.00	104.95
20	01025010327	1	399.99	.00	.00	399.99
20	01025010328	1	99.95	.00	.00	99.95
20	01026011829	1	399.99	.00	.00	399.99
20	01026011830	1	99.95	.00	.00	99.95
20	01026110434	1	99.95	.00	.00	99.95
20	01026110803	1	399.99	.00	.00	399.99

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20	01026110804	1	██████████ 2316 stmts.txt	99.95	.00	.00	99.95
20	01026110944	1		399.99	.00	.00	399.99
20	01026212197	1		399.99	.00	.00	399.99
21	01025811567	1		451.99	.00	.00	451.99
21	01026010303	1		74.95	.00	.00	74.95
21	01026010832	1		299.99	.00	.00	299.99
21	01026010984	1		99.95	.00	.00	99.95
21	01026012033	1		399.99	.00	.00	399.99
21	01026110468	1		399.99	.00	.00	399.99
21	01026110926	1		399.99	.00	.00	399.99
21	01026111450	1		99.95	.00	.00	99.95
21	01026111503	1		99.95	.00	.00	99.95
21	02022400349	1		99.95	.00	.00	99.95
21	02022400350	1		399.99	.00	.00	399.99
21	02026010075	1		399.99	.00	.00	399.99
21	02026011030	1		399.99	.00	.00	399.99
21	02026111066	1		99.95	.00	.00	99.95

CREDIT CARD MERCHANT STATEMENT

DATE: 09/30/2010 PAGE: 5

CODES: N FORM: 9

MERCHANT: ██████████ 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

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*- INFORMATION ADVICE -

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*----- CHARGEBACKS/REJECTS -----*
DAY   REF NO.   ITEMS $--- AMOUNT ---$ $ CREDITS$ $- DISC -$ $--- AMOUNT ----
21 02026111067     1      399.99      .00      .00      399.99
22 01020301251     1      399.99      .00      .00      399.99
22 01021810093     1      104.95      .00      .00      104.95
22 01026510787     1      399.99      .00      .00      399.99
22 01026511610     1      399.99      .00      .00      399.99
22 01026511957     1      399.99      .00      .00      399.99
22 01026511958     1       99.95      .00      .00       99.95
22 01026512111     1       99.95      .00      .00       99.95
22 02026011032     1      419.99      .00      .00      419.99
22 02026011033     1      104.95      .00      .00      104.95
22 02026310432     1      419.99      .00      .00      419.99
22 02026310433     1      104.95      .00      .00      104.95
22 02026310434     1      419.99      .00      .00      419.99
22 02026410502     1      399.99      .00      .00      399.99
22 02026410503     1       99.95      .00      .00       99.95
22 02026411808     1      419.99      .00      .00      419.99
23 01022910717     1       99.95      .00      .00       99.95
23 01022911047     1      399.99      .00      .00      399.99
23 01023001115     1       99.95      .00      .00       99.95
23 01023002189     1      399.99      .00      .00      399.99
23 01026511448     1       99.95      .00      .00       99.95
23 01026512397     1      399.99      .00      .00      399.99
23 01026610671     1       99.95      .00      .00       99.95
23 01026611554     1      399.99      .00      .00      399.99

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			2316 stmts.txt		
23	01026611629	1	399.99	.00	399.99
23	01026611630	1	99.95	.00	99.95
24	01026611184	1	399.99	.00	399.99
24	01026710324	1	99.95	.00	99.95
24	01026710761	1	99.95	.00	99.95
24	01026711459	1	399.99	.00	399.99
24	01026711749	1	399.99	.00	399.99
24	02026110682	1	104.86	.00	104.86
24	02026110683	1	419.63	.00	419.63
24	02026511291	1	112.00	.00	112.00
24	02026511292	1	448.00	.00	448.00
28	01023200023	1	116.68	.00	116.68
28	01023200024	1	466.70	.00	466.70

CREDIT CARD MERCHANT STATEMENT

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MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

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*----- CHARGEBACKS/REJECTS -----*
DAY   REF NO.   ITEMS $--- AMOUNT ---$ $ CREDITS$ $- DISC -$ $--- AMOUNT ----
28 01025811567     1          .00    451.99          .00          451.99-
28 01025911888     1          .00     99.95          .00          99.95-
28 01026010984     1          .00     99.95          .00          99.95-
28 01026012033     1          .00    399.99          .00          399.99-
28 01026110434     1          .00     99.95          .00          99.95-
28 01026110803     1          .00    399.99          .00          399.99-
28 01026110804     1          .00     99.95          .00          99.95-
28 01026212197     1          .00    399.99          .00          399.99-
28 01026710858     1        399.99          .00          .00          399.99
28 01026711795     1        399.99          .00          .00          399.99
28 01026711849     1          99.95          .00          .00          99.95
28 01026711942     1          99.95          .00          .00          99.95
28 01026911740     1        399.99          .00          .00          399.99
28 01026912069     1          99.95          .00          .00          99.95
28 02023300038     1        423.39          .00          .00          423.39
28 02023300039     1        105.80          .00          .00          105.80
28 02025810876     1          .00    102.04          .00          102.04-
28 02025910923     1          .00    467.64          .00          467.64-
28 02026011030     1          .00    399.99          .00          399.99-
28 02026111067     1          .00    399.99          .00          399.99-
28 02026610988     1        104.95          .00          .00          104.95
28 02026711066     1          99.95          .00          .00          99.95
28 02026711067     1        399.99          .00          .00          399.99
28 01026010303     1          .00     74.95          .00          74.95-
28 01026010832     1          .00    299.99          .00          299.99-
28 01026110468     1          .00    399.99          .00          399.99-
28 01026110926     1          .00    399.99          .00          399.99-
28 01026111450     1          .00     99.95          .00          99.95-

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DATE	REF NO.	ITEMS	AMOUNT	CREDITS	DISC	AMOUNT
28	02026010075	1	.00	399.99	.00	399.99-
28	02026810503	1	99.95	.00	.00	99.95
28	02026810504	1	399.99	.00	.00	399.99
29	01026810338	1	399.99	.00	.00	399.99
29	01026810339	1	99.95	.00	.00	99.95
29	01026811882	1	116.68	.00	.00	116.68
29	01026811883	1	466.70	.00	.00	466.70
29	01027211582	1	99.95	.00	.00	99.95
29	01027211651	1	399.99	.00	.00	399.99

CREDIT CARD MERCHANT STATEMENT

DATE: 09/30/2010 PAGE: 7

CODES: N FORM: 9

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DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT	---\$ \$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT
29	02026610512	1	424.20	.00	.00	424.20

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29	02026610513	1	106.00	.00	.00	106.00
29	02027110535	1	99.95	.00	.00	99.95
29	02027110536	1	399.99	.00	.00	399.99
30	01023801166	1	49.95	.00	.00	49.95
30	01023801671	1	199.99	.00	.00	199.99
30	01023900021	1	107.84	.00	.00	107.84
30	01023900022	1	431.55	.00	.00	431.55
30	01027111176	1	120.18	.00	.00	120.18
30	01027111177	1	480.78	.00	.00	480.78
30	01027210628	1	108.72	.00	.00	108.72
30	01027210629	1	435.10	.00	.00	435.10
30	02023310670	1	420.84	.00	.00	420.84
30	02027211007	1	351.58	.00	.00	351.58
30	02027211008	1	87.89	.00	.00	87.89
30	02027211009	1	351.58	.00	.00	351.58
30	02027211010	1	87.89	.00	.00	87.89

CHBK/REJ TOTALS:	239	54,882.69	7,016.94	.00	47,865.75
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----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$-----	SALES	---\$ \$	CREDITS\$ \$-	DISC	-\$	\$	NET DEPOSIT	\$
01	98724493720	53		13,135.90		451.99		.00		12,683.91	
02	98724510081	61		14,489.02		.00		.00		14,489.02	
03	98724614710	44		10,860.07		.00		.00		10,860.07	
07	98724720778	51		12,741.97		564.98		.00		12,176.99	
07	98725082514	6		1,589.82		.00		.00		1,589.82	
08	98725154654	62		15,908.47		.00		.00		15,908.47	
09	98725242204	63		16,047.07		374.99		.00		15,672.08	
10	98725366908	61		14,418.18		560.00		.00		13,858.18	
13	98725490418	70		16,586.39		.00		.00		16,586.39	
14	98725735233	61		15,745.83		564.94		.00		15,180.89	

15	98725838288	63	16,167.42	.00	.00	16,167.42
16	98725950829	65	15,543.18	556.38	.00	14,986.80
17	98726064700	62	15,228.20	.00	.00	15,228.20
20	98726165145	53	13,473.48	.00	.00	13,473.48
21	98726462794	58	13,857.39	.00	.00	13,857.39

CREDIT CARD MERCHANT STATEMENT

DATE: 09/30/2010 PAGE: 8

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READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$----	SALES	---\$	\$ CREDITS	\$ \$-	DISC	-\$	\$	NET DEPOSIT	\$
22	98726538802	66	16,144.81		.00		.00				16,144.81	
23	98726698424	65	16,944.01		112.95		.00				16,831.06	
24	98726722704	68	15,967.91		999.88		.00				14,968.03	
27	98726846324	53	12,003.44		.00		.00				12,003.44	
28	98727159775	53	14,210.57		.00		.00				14,210.57	

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29	98727239585	76	18,860.37	976.93	.00	17,883.44
30	98727350303	78	19,516.51	451.99	.00	19,064.52
DEPOSIT TOTALS:		22	319,440.01	5,615.03	.00	313,824.98

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	1,271	319,440.01	DB ADJ :	0	.00
CREDITS:	21	5,615.03	CR ADJ :	0	.00
TOTAL :	1,292	313,824.98	TOTAL :	0	.00

----- SETTLEMENT/DISCOUNT *-----*

ITEM					DISC
RATE	*-----* DESCRIPTION *-----*	ITEMS	\$--- AMOUNT ---\$	AVG TICKET	RATE
VISA		442	112,801.55	255.21	4.3300
.0000	4,884.31				
VISA		171	42,324.51	247.51	3.0600
.0000	1,295.13				
VIBS		74	18,788.77	253.90	4.3300
.0000	813.55				
VDBT		152	34,695.78	228.26	3.0100
.0000	1,044.34				
VISP		2	499.94	249.97	4.3300
.0000	21.65				
MC		284	73,020.05	257.11	4.3300
.0000	3,161.77				
MC		32	7,613.13	237.91	3.0600
.0000	232.96				
MCBS		4	899.88	224.97	4.3300
.0000	38.96				
MDBT		34	7,798.98	229.38	3.0100
.0000	234.75				
MCWC		40	9,498.80	237.47	4.3100
.0000	409.40				
MWEL		8	1,999.76	249.97	4.3300
.0000	86.59				
MCEC		36	8,998.92	249.97	4.3100
.0000	387.85				
MCBW		2	499.94	249.97	4.3300
.0000	21.65				
VISA NETWORK ACCESS FEE		852	.00	.00	.0000
.0050	4.26				
MC NETWORK ACCESS FEE		440	.00	.00	.0000
.0185	8.14				
VISA INTL SVC ASSESS		471	122,391.42	259.85	.4000
.0000	489.57				
VISA INTL ACQ FEE		471	122,391.42	259.85	.4500
.0000	550.76				
CROSS BORDER		281	73,020.05	259.86	.4000
.0000	292.08				

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CREDIT CARD MERCHANT STATEMENT

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HSBC BANK USA, N.A.

READYPAY SERVICE

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375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- SETTLEMENT/DISCOUNT *-----*

ITEM						DISC	
	-----	DESCRIPTION	*-----*	ITEMS	\$--- AMOUNT ---\$	AVG TICKET	RATE
RATE		FEE AMOUNT					
	MC ACQ	SUPPORT FEE		284	73,020.05	257.11	.5500
.0000		401.61					
TOTAL		14,379.33					

----- OTHER FEES *-----*

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 00000			
VISA 2698 VPN W/AVS	1,144	.2800	320.32
VISA 2699 GLOBAL VPN	10	.2800	2.80
MC 2698 VPN W/AVS	598	.2800	167.44

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MC	2699	GLOBAL VPN	4	.2800	1.12
CHGB	2964	VISA APF	1,146	.0195	22.35
CHGB	2965	VS MISUSE OF AUTH SYSTEM FEE	56	.0450	2.52
	6003	SRVICE FEE	0	.0000	10.00
	6250	GA@ PER USER ID FEE	0	.0000	15.00
	6352	INT GATEWY	0	.0000	5.00
	6929	IC RETRVLS	29	5.0000	145.00
	6930	IC CHGBCK	195	15.0000	2,925.00
TOTAL OTHER FEES :					3,616.55

YOUR ACCOUNT HAS BEEN DEBITED : 17,995.88

----- MESSAGES -----

PLEASE BE ADVISED THAT THE ASSOCIATIONS HAVE ANNOUNCED CERTAIN RATE INCREASES AND NEW FEE CATEGORIES TO BE EFFECTIVE OCTOBER 2010. FOLLOWING SUCH CHANGES, EFFECTIVE AS OF THE SAME DATE, MERCHANTS MAY SEE INCREASES TO THEIR INTERCHANGE AND ASSESSMENT RATES AS APPLICABLE, AS WELL AS CHANGES TO THE INTERCHANGE CATEGORIES FOR CERTAIN TRANSACTIONS. IN ADDITION, MERCHANTS WILL SEE INCREASES TO THEIR DISCOVER INTERNATIONAL SERVICE FEE, DISCOVER INTERNATIONAL PROCESSING FEE, AND THE DISCOVER DATA USAGE FEE RATES, WHICH APPEAR AS SEPARATE LINE ITEMS ON THEIR MERCHANT STATEMENT AND ARE BEING PASSED THROUGH AT COST.

CREDIT CARD MERCHANT STATEMENT

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CODES: N FORM: 9

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	02027311023	1	99.95	.00	.00	99.95
01	02027311024	1	399.99	.00	.00	399.99
01	05024000056	1	399.99	.00	.00	399.99
04	01020301251	1	.00	399.99	.00	399.99-
04	01027310677	1	107.95	.00	.00	107.95
04	01027310678	1	432.02	.00	.00	432.02
04	01027510329	1	399.99	.00	.00	399.99
04	01027510374	1	399.99	.00	.00	399.99
04	01027510375	1	99.95	.00	.00	99.95
04	01027510752	1	99.95	.00	.00	99.95
04	02024301374	1	399.99	.00	.00	399.99
04	02024301375	1	99.95	.00	.00	99.95
04	02027210510	1	114.84	.00	.00	114.84
04	02027210511	1	459.57	.00	.00	459.57
04	02027210512	1	114.84	.00	.00	114.84

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04	02027210513	1	459.57	.00	.00	459.57
04	02027210520	1	399.99	.00	.00	399.99
04	02027410096	1	112.85	.00	.00	112.85
04	02027410097	1	451.59	.00	.00	451.59
04	02027410098	1	112.85	.00	.00	112.85
04	02027410099	1	451.59	.00	.00	451.59
04	05024000355	1	99.95	.00	.00	99.95
05	01018512513	1	499.94	.00	.00	499.94
05	01019810130	1	499.94	.00	.00	499.94
05	01026510787	1	.00	399.99	.00	399.99-
05	01026512111	1	.00	99.95	.00	99.95-
05	02023100856	1	453.40	.00	.00	453.40
05	02024500670	1	399.99	.00	.00	399.99
05	02024500671	1	99.95	.00	.00	99.95
05	02026310432	1	.00	419.99	.00	419.99-
05	02026310433	1	.00	104.95	.00	104.95-
05	02026310434	1	.00	419.99	.00	419.99-
05	02026411808	1	.00	419.99	.00	419.99-
05	02027710393	1	112.95	.00	.00	112.95
06	01027611834	1	399.99	.00	.00	399.99
06	01027612580	1	99.95	.00	.00	99.95
06	01027911928	1	399.99	.00	.00	399.99

CREDIT CARD MERCHANT STATEMENT

DATE: 10/29/2010 PAGE: 2

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT	---\$ \$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT
06	01027914710	1	399.99	.00	.00	399.99
06	02027500032	1	410.14	.00	.00	410.14
07	01024600040	1	119.98	.00	.00	119.98
07	01024600041	1	480.11	.00	.00	480.11
07	01024600042	1	489.19	.00	.00	489.19
07	01026610151	1	99.95	.00	.00	99.95
07	01026610614	1	399.99	.00	.00	399.99
07	01027810993	1	116.69	.00	.00	116.69
07	01027810994	1	466.77	.00	.00	466.77
07	01027810995	1	117.13	.00	.00	117.13
07	01027810996	1	468.73	.00	.00	468.73
07	01028011439	1	399.99	.00	.00	399.99
07	01028011440	1	99.95	.00	.00	99.95
07	02023300608	1	453.29	.00	.00	453.29
07	02023300609	1	113.32	.00	.00	113.32
07	02027810979	1	99.95	.00	.00	99.95
07	02027810980	1	399.99	.00	.00	399.99
07	02027811291	1	104.95	.00	.00	104.95
07	02027910372	1	99.95	.00	.00	99.95

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07 02027910373	1	399.99	.00	.00	399.99
08 01027915086	1	121.14	.00	.00	121.14
08 01027915087	1	484.61	.00	.00	484.61
08 01028010909	1	99.95	.00	.00	99.95
08 01028012167	1	399.99	.00	.00	399.99
08 01028111329	1	299.99	.00	.00	299.99
11 01026510638	1	436.89	.00	.00	436.89
11 01027110636	1	108.68	.00	.00	108.68
11 01027110637	1	434.92	.00	.00	434.92
11 01027310671	1	57.44	.00	.00	57.44
11 01027310672	1	230.01	.00	.00	230.01
11 01027310680	1	116.50	.00	.00	116.50
11 01027310681	1	465.98	.00	.00	465.98
11 01027611252	1	399.99	.00	.00	399.99
11 01027612018	1	99.95	.00	.00	99.95
11 01027810732	1	483.74	.00	.00	483.74
11 01027910614	1	106.08	.00	.00	106.08
11 01027910615	1	424.53	.00	.00	424.53

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DATE: 10/29/2010 PAGE: 3

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

2316 stmts.txt
SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
11	01028010686	1	110.16	.00	.00	110.16
11	01028010687	1	440.84	.00	.00	440.84
11	01028010695	1	239.23	.00	.00	239.23
11	01028010701	1	444.60	.00	.00	444.60
11	01028010702	1	111.10	.00	.00	111.10
11	01028010765	1	84.71	.00	.00	84.71
11	01028010766	1	451.81	.00	.00	451.81
11	01028011842	1	99.95	.00	.00	99.95
11	01028012284	1	399.99	.00	.00	399.99
11	01028110027	1	106.89	.00	.00	106.89
11	01028110028	1	427.76	.00	.00	427.76
11	01028111283	1	399.99	.00	.00	399.99
11	01028111595	1	399.99	.00	.00	399.99
11	01028111596	1	99.95	.00	.00	99.95
11	01028111743	1	99.95	.00	.00	99.95
11	01028210557	1	399.99	.00	.00	399.99
11	01028210558	1	99.95	.00	.00	99.95
11	01028211338	1	299.99	.00	.00	299.99
11	01028211788	1	75.00	.00	.00	75.00
11	01028311709	1	399.99	.00	.00	399.99
11	02023600884	1	454.42	.00	.00	454.42
11	02023600885	1	113.56	.00	.00	113.56
11	02028110130	1	455.05	.00	.00	455.05

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11 02028110131	1	113.77	.00	.00	113.77
11 02028210485	1	99.95	.00	.00	99.95
11 02028210486	1	399.99	.00	.00	399.99
12 01019610609	1	419.99	.00	.00	419.99
12 01026110803	1	399.99	.00	.00	399.99
12 01026110804	1	99.95	.00	.00	99.95
12 01026711439	1	399.99	.00	.00	399.99
12 01028312449	1	399.99	.00	.00	399.99
12 02024700049	1	101.91	.00	.00	101.91
12 02024700050	1	428.21	.00	.00	428.21
12 02028110590	1	399.99	.00	.00	399.99
12 02028110591	1	99.95	.00	.00	99.95
12 02028210508	1	399.99	.00	.00	399.99
12 02028210509	1	99.95	.00	.00	99.95

CREDIT CARD MERCHANT STATEMENT

DATE: 10/29/2010 PAGE: 4

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
13	01021711493	1	399.99	.00	.00	399.99
13	01028510720	1	399.99	.00	.00	399.99
13	01028510776	1	399.99	.00	.00	399.99
13	01028510777	1	99.95	.00	.00	99.95
13	02027311024	1	.00	399.99	.00	399.99-
14	01027110636	1	.00	108.68	.00	108.68-
14	01027611252	1	.00	399.99	.00	399.99-
14	01028611192	1	399.99	.00	.00	399.99
14	01028611643	1	99.95	.00	.00	99.95
14	02024000498	1	468.10	.00	.00	468.10
14	02024000499	1	117.01	.00	.00	117.01
14	02025201263	1	112.95	.00	.00	112.95
14	02025201264	1	451.99	.00	.00	451.99
15	01025400030	1	123.28	.00	.00	123.28
15	01025400031	1	493.32	.00	.00	493.32
15	01027310672	1	.00	230.01	.00	230.01-
15	01027310680	1	.00	116.50	.00	116.50-
15	01027310681	1	.00	465.98	.00	465.98-
15	01028110027	1	.00	106.89	.00	106.89-
15	02026000523	1	399.99	.00	.00	399.99
15	02028600769	1	99.95	.00	.00	99.95
15	02028610439	1	399.99	.00	.00	399.99
15	02028610440	1	99.95	.00	.00	99.95
15	02028610845	1	99.95	.00	.00	99.95
15	02028610846	1	399.99	.00	.00	399.99
15	02028711231	1	430.24	.00	.00	430.24
15	02028711232	1	107.51	.00	.00	107.51

2316 stmts.txt

18	02028711230	1	432.00	.00	.00	432.00
18	05024000056	1	.00	399.99	.00	399.99-
19	01025400031	1	.00	493.32	.00	493.32-
20	01025400030	1	.00	123.28	.00	123.28-
20	02028711232	1	.00	107.51	.00	107.51-
21	01028311290	1	75.00	.00	.00	75.00
21	01028311300	1	299.99	.00	.00	299.99
21	02028610439	1	.00	399.99	.00	399.99-
21	02028610440	1	.00	99.95	.00	99.95-
21	02028711231	1	.00	430.24	.00	430.24-

CREDIT CARD MERCHANT STATEMENT

DATE: 10/29/2010 PAGE: 5

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

2316 stmts.txt

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDIT\$	\$- DISC -\$	\$--- AMOUNT ----
21	02029210734	1	99.95	.00	.00	99.95
21	02029210735	1	399.99	.00	.00	399.99
21	02029211364	1	419.99	.00	.00	419.99
21	02029211794	1	99.95	.00	.00	99.95
21	02029211795	1	399.99	.00	.00	399.99
21	02029310361	1	399.99	.00	.00	399.99
21	02029410846	1	410.27	.00	.00	410.27
21	02029410847	1	102.53	.00	.00	102.53
22	01026110434	1	99.95	.00	.00	99.95
22	01026600722	1	399.99	.00	.00	399.99
22	01028711410	1	99.95	.00	.00	99.95
22	01028910202	1	399.99	.00	.00	399.99
22	01028911148	1	399.99	.00	.00	399.99
22	01029011193	1	99.95	.00	.00	99.95
22	01029011376	1	199.99	.00	.00	199.99
22	01029011400	1	99.95	.00	.00	99.95
22	01029012424	1	49.95	.00	.00	49.95
22	01029012453	1	399.99	.00	.00	399.99
22	01029310851	1	99.95	.00	.00	99.95
22	01029312125	1	399.99	.00	.00	399.99
22	01029510751	1	399.99	.00	.00	399.99
22	01029511608	1	99.95	.00	.00	99.95
22	02020200279	1	113.22	.00	.00	113.22
22	02020200280	1	452.89	.00	.00	452.89
22	02029310732	1	49.95	.00	.00	49.95
22	02029310733	1	199.99	.00	.00	199.99
22	02029410848	1	406.85	.00	.00	406.85
22	02029410849	1	101.67	.00	.00	101.67
25	01023210385	1	99.95	.00	.00	99.95
25	01023211946	1	399.99	.00	.00	399.99
25	01028811305	1	399.99	.00	.00	399.99

2316 stmts.txt

25 01028811655	1	99.95	.00	.00	99.95
25 01028910276	1	399.99	.00	.00	399.99
25 01028911034	1	99.95	.00	.00	99.95
25 01029712415	1	49.95	.00	.00	49.95
25 01029712906	1	199.99	.00	.00	199.99
25 02029510119	1	79.48	.00	.00	79.48

CREDIT CARD MERCHANT STATEMENT

DATE: 10/29/2010 PAGE: 6

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
25	02029510120	1	317.93	.00	.00	317.93
25	02029510499	1	99.95	.00	.00	99.95
25	02029510500	1	399.99	.00	.00	399.99

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25	02029610068	1	██████████ 2316 stmts.txt	99.95	.00	.00	99.95
26	01029312468	1		352.93	.00	.00	352.93
26	01029312469	1		88.23	.00	.00	88.23
26	01029610032	1		110.82	.00	.00	110.82
26	01029610033	1		443.46	.00	.00	443.46
26	01029810145	1		99.95	.00	.00	99.95
26	01029810191	1		399.99	.00	.00	399.99
26	01029810231	1		299.99	.00	.00	299.99
26	01029910909	1		399.99	.00	.00	399.99
26	01029911057	1		99.95	.00	.00	99.95
26	02026701059	1		422.89	.00	.00	422.89
26	02026701060	1		105.68	.00	.00	105.68
26	02029810372	1		451.99	.00	.00	451.99
27	01026600022	1		111.25	.00	.00	111.25
27	01026600023	1		445.18	.00	.00	445.18
27	01028510612	1		451.99	.00	.00	451.99
27	01028510734	1		399.99	.00	.00	399.99
27	02026500752	1		109.06	.00	.00	109.06
27	02026500753	1		436.44	.00	.00	436.44
28	01026510787	1		399.99	.00	.00	399.99
28	01026700034	1		446.65	.00	.00	446.65
28	01028611438	1		99.95	.00	.00	99.95
28	01028611684	1		399.99	.00	.00	399.99
28	01028711247	1		99.95	.00	.00	99.95
28	01028711729	1		399.99	.00	.00	399.99
28	02030010368	1		399.99	.00	.00	399.99
28	02030010778	1		49.95	.00	.00	49.95
28	02030010779	1		399.99	.00	.00	399.99
29	01028810050	1		119.03	.00	.00	119.03
29	01030011385	1		399.99	.00	.00	399.99
29	01030210846	1		399.99	.00	.00	399.99
29	01030210969	1		99.95	.00	.00	99.95

2316 stmts.txt

29 01030211822	1	399.99	.00	.00	399.99
29 02029510500	1	.00	399.99	.00	399.99-

CREDIT CARD MERCHANT STATEMENT

DATE: 10/29/2010 PAGE: 7

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT	---\$ \$ CREDITS\$ \$-	DISC -\$ \$---	AMOUNT ----
-----	---------	-------	--------------	------------------------	----------------	-------------

CHBK/REJ TOTALS:	222	54,682.51	6,547.16	.00		48,135.35
------------------	-----	-----------	----------	-----	--	-----------

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$---- SALES	---\$ \$ CREDITS\$ \$-	DISC -\$ \$	NET DEPOSIT \$
01	98727458706	50	12,812.73	.00	.00	12,812.73
04	98727590774	55	13,110.13	.00	.00	13,110.13

04	98727633038	4	1,089.88	.00	.00	1,089.88
05	98727821726	55	14,603.25	.00	.00	14,603.25
06	98727924628	66	16,350.72	395.45	.00	15,955.27
07	98728074814	50	12,403.14	.00	.00	12,403.14
08	98728133806	50	12,845.69	.00	.00	12,845.69
12	98728291198	45	11,755.25	.00	.00	11,755.25
12	98728523663	4	282.43	499.94	.00	217.51-
13	98728601524	43	11,261.38	.00	.00	11,261.38
14	98728716149	46	11,057.54	.00	.00	11,057.54
18	98728841603	35	8,833.65	451.99	.00	8,381.66
18	98728937058	38	9,490.32	.00	.00	9,490.32
19	98729242766	40	7,745.66	1,649.88	.00	6,095.78
20	98729364228	64	14,414.79	399.99	.00	14,014.80
21	98729439553	40	10,192.01	423.74	.00	9,768.27
22	98729503656	45	10,509.40	659.99	.00	9,849.41
25	98729663590	51	12,360.34	99.95	.00	12,260.39
26	98729919819	43	10,477.92	1,134.97	.00	9,342.95
27	98730029395	31	6,938.05	1,239.92	.00	5,698.13
28	98730153472	38	10,216.10	.00	.00	10,216.10
29	98730242779	47	11,793.95	.00	.00	11,793.95
DEPOSIT TOTALS:		22	230,544.33	6,955.82	.00	223,588.51

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	914	230,544.33	DB ADJ :	0	.00
CREDITS:	26	6,955.82	CR ADJ :	0	.00
TOTAL :	940	223,588.51	TOTAL :	0	.00

CREDIT CARD MERCHANT STATEMENT

DATE: 10/29/2010 PAGE: 8

CODES: N FORM: 9

MERCHANT: 2316

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- SETTLEMENT/DISCOUNT *-----*

ITEM						DISC	
	-----	DESCRIPTION	*-----*	ITEMS	\$--- AMOUNT ---\$	AVG TICKET	RATE
RATE		FEE AMOUNT					
VISA				319	82,756.63	259.43	4.3300
.0000		3,583.36		138	35,309.04	255.86	3.0600
VISA				39	9,391.40	240.81	4.3300
.0000		1,080.45		140	32,046.03	228.90	3.0100
VIBS				1	399.99	399.99	4.3300
.0000		406.65		178	42,245.39	237.33	4.3300
VDBT				17	4,399.55	258.80	3.0600
.0000		964.59		21	5,199.39	247.59	4.3300
VISP				36	7,548.05	209.67	3.0100
.0000		17.32		18	4,574.55	254.14	4.3100
MC				11	2,899.69	263.61	4.3300
.0000		1,829.23		15	3,774.62	251.64	4.3100
MC				642	.00	.00	.0000
.0000		134.63					
MCBS							
.0000		225.13					
MDBT							
.0000		227.20					
MCWC							
.0000		197.16					
MWEL							
.0000		125.56					
MCEC							
.0000		162.69					
VISA NETWORK ACCESS FEE							
.0050		3.21					

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MC NETWORK ACCESS FEE	2316	stmts.txt			
.0185 5.51	298		.00	.00	.0000
VISA INTL SVC ASSESS	329		86,773.65	263.75	.4000
.0000 347.09					
VISA INTL ACQ FEE	329		86,773.65	263.75	.4500
.0000 390.48					
CROSS BORDER	169		43,295.27	256.19	.4000
.0000 173.18					
MC ACQ SUPPORT FEE	182		43,295.27	237.89	.5500
.0000 238.12					
TOTAL					
10,111.56					

-----		OTHER FEES	*-----*	
CARD CHARGE DESCRIPTION		NUMBER	RATE	FEES
FOR OUTLET 00000				
VISA 2698 VPN W/AVS		877	.2800	245.56
VISA 2699 GLOBAL VPN		7	.2800	1.96
MC 2698 VPN W/AVS		450	.2800	126.00
MC 2699 GLOBAL VPN		2	.2800	.56
CHGB 2964 VISA APF		880	.0195	17.16
CHGB 2965 VS MISUSE OF AUTH SYSTEM FEE		9	.0450	.41
6003 SRVICE FEE		0	.0000	10.00
6250 GA@ PER USER ID FEE		0	.0000	15.00
6352 INT GATEWY		0	.0000	5.00
6929 IC RETRVLS		27	5.0000	135.00
6930 IC CHGBCK		192	15.0000	2,880.00

CREDIT CARD MERCHANT STATEMENT

DATE: 10/29/2010 PAGE: 9

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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2316 stmts.txt

HSBC BANK USA, N.A.

MATT LOEWEN
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HENDERSON, NV 89014

*- INFORMATION ADVICE -

-----	OTHER FEES	*-----*	
CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
	TOTAL OTHER FEES :		3,436.65
	YOUR ACCOUNT HAS BEEN DEBITED :		13,548.21

----- MESSAGES -----

PLEASE BE ADVISED THAT THE ASSOCIATIONS HAVE ANNOUNCED CERTAIN RATE INCREASES AND NEW FEE CATEGORIES TO BE EFFECTIVE OCTOBER 2010. FOLLOWING SUCH CHANGES, EFFECTIVE AS OF THE SAME DATE, MERCHANTS MAY SEE INCREASES TO THEIR INTERCHANGE AND ASSESSMENT RATES AS APPLICABLE, AS WELL AS CHANGES TO THE INTERCHANGE CATEGORIES FOR CERTAIN TRANSACTIONS. IN ADDITION, MERCHANTS WILL SEE INCREASES TO THEIR DISCOVER INTERNATIONAL SERVICE FEE, DISCOVER INTERNATIONAL PROCESSING FEE, AND THE DISCOVER DATA USAGE FEE RATES, WHICH APPEAR AS SEPARATE LINE ITEMS ON THEIR MERCHANT STATEMENT AND ARE BEING PASSED THROUGH AT COST.

ACCEL HAS ANNOUNCED THE ADDITION OF PREMIUM RATES TO THEIR DEBIT NETWORK PRICING EFFECTIVE NOVEMBER 1, 2010. THE CURRENT PRICING

2316 stmts.txt
REMAINS UNCHANGED FOR ALL NON-PREMIUM ACTIVITY.

THE PREMIUM FEES ARE AS FOLLOWS:

- * RETAIL PREMIUM TRANSACTIONS WILL BE BILLED AT 0.90% + \$0.255.
- * QUICK SERVICE RESTAURANT (QSR) PREMIUM TRANSACTIONS WILL BE BILLED AT 1.20% + \$0.215.
- * SUPERMARKET PREMIUM TRANSACTIONS WILL BE BILLED AT \$0.385.
- * PETROLEUM PREMIUM TRANSACTIONS WILL BE BILLED AT 0.85% + \$0.205.
- * PINLESS UTILITY PREMIUM TRANSACTIONS WILL BE BILLED AT \$0.69 PER TRANSACTION.
- * PREMIUM TRANSACTIONS ON ALL OTHER PINLESS ACTIVITY WILL BE ASSESSED 0.80% + \$0.28 PER TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$1.73.

CU24 HAS ANNOUNCED A CHANGE TO THEIR PETROLEUM RATE STRUCTURE. THE PETROLEUM MAXIMUM FEE, WHICH WAS PREVIOUSLY ELIMINATED, WILL BE ADDED BACK AT A RATE OF \$10.02 PER TRANSACTION.

CREDIT CARD MERCHANT STATEMENT

DATE: 10/29/2010 PAGE: 10

CODES: N FORM: 9

MERCHANT: 2316

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

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HENDERSON, NV 89014

*- INFORMATION ADVICE -

JEANIE HAS ANNOUNCED A CHANGE TO THEIR RETAIL DEBIT RATE
STRUCTURE. THE RETAIL MAXIMUM FEE, WHICH WAS PREVIOUSLY
ELIMINATED, WILL BE ADDED BACK AT A RATE OF \$10.04 PER
TRANSACTION.

CREDIT CARD MERCHANT STATEMENT

DATE: 11/30/2010 PAGE: 1

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

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2316 stmts.txt

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	01025400030	1	112.95	.00	.00	112.95
01	01026212197	1	399.99	.00	.00	399.99
01	01030310398	1	399.99	.00	.00	399.99
01	01030311686	1	99.95	.00	.00	99.95
01	02027311024	1	399.99	.00	.00	399.99
01	02029510119	1	.00	79.48	.00	79.48-
01	02029510120	1	.00	317.93	.00	317.93-
01	02029510499	1	.00	99.95	.00	99.95-
02	01028311300	1	.00	299.99	.00	299.99-
02	01028811305	1	.00	399.99	.00	399.99-
02	01029011837	1	399.99	.00	.00	399.99
02	01029012078	1	399.99	.00	.00	399.99
02	01029012555	1	99.95	.00	.00	99.95
02	01029311563	1	199.99	.00	.00	199.99
02	01029311564	1	49.95	.00	.00	49.95
02	01029410667	1	106.66	.00	.00	106.66
02	01029410668	1	426.84	.00	.00	426.84
02	01029412408	1	399.99	.00	.00	399.99
02	01029412409	1	99.95	.00	.00	99.95
02	01030010625	1	467.17	.00	.00	467.17
02	01030111686	1	99.95	.00	.00	99.95
02	01030111905	1	399.99	.00	.00	399.99
02	01030112131	1	399.99	.00	.00	399.99
02	01030210042	1	212.78	.00	.00	212.78
02	01030210043	1	53.14	.00	.00	53.14
02	01030311921	1	117.00	.00	.00	117.00
02	01030311922	1	468.17	.00	.00	468.17
03	01026512111	1	99.95	.00	.00	99.95
03	01027200594	1	118.42	.00	.00	118.42
03	01027200595	1	473.86	.00	.00	473.86

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03 01030210044	1	118.24	.00	.00	118.24
03 01030210045	1	473.02	.00	.00	473.02
03 01030310796	1	399.99	.00	.00	399.99
03 01030310797	1	99.95	.00	.00	99.95
03 01030610940	1	399.99	.00	.00	399.99
03 01030611024	1	99.95	.00	.00	99.95
03 02030610486	1	99.95	.00	.00	99.95

CREDIT CARD MERCHANT STATEMENT

DATE: 11/30/2010 PAGE: 2

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT	---\$ \$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT
04	01026600022	1	.00	111.25	.00	111.25-
04	01030210046	1	110.54	.00	.00	110.54

04	01030710887	1	██████████ 2316 stmts.txt	99.95	.00	.00	99.95
04	01030711104	1		399.99	.00	.00	399.99
04	01030711318	1		399.99	.00	.00	399.99
04	01030810991	1		99.95	.00	.00	99.95
04	01030810999	1		99.95	.00	.00	99.95
04	01030811464	1		399.99	.00	.00	399.99
04	01030811471	1		399.99	.00	.00	399.99
05	01028311290	1		75.00	.00	.00	75.00
05	01028510612	1		.00	451.99	.00	451.99-
05	01028510734	1		.00	399.99	.00	399.99-
05	01028611684	1		.00	399.99	.00	399.99-
05	01028711247	1		.00	99.95	.00	99.95-
05	01029312469	1		.00	88.23	.00	88.23-
05	01029810145	1		.00	99.95	.00	99.95-
05	01029810191	1		.00	399.99	.00	399.99-
05	01030910151	1		116.41	.00	.00	116.41
05	01030910152	1		465.67	.00	.00	465.67
05	02030811186	1		99.95	.00	.00	99.95
08	01026600023	1		.00	445.18	.00	445.18-
08	01026700034	1		.00	446.65	.00	446.65-
08	01028810050	1		.00	119.03	.00	119.03-
08	01030210969	1		.00	99.95	.00	99.95-
08	01030211822	1		.00	399.99	.00	399.99-
08	01030812063	1		399.99	.00	.00	399.99
08	01030812486	1		99.95	.00	.00	99.95
08	01030910347	1		399.99	.00	.00	399.99
08	01030911241	1		99.95	.00	.00	99.95
08	01031010476	1		399.99	.00	.00	399.99
08	01031010477	1		99.95	.00	.00	99.95
08	01031011409	1		99.95	.00	.00	99.95
08	02026010075	1		399.99	.00	.00	399.99
08	02027300414	1		460.13	.00	.00	460.13

2316 stmts.txt

08 02027300415	1	115.04	.00	.00	115.04
08 02027400045	1	352.36	.00	.00	352.36
08 02027400046	1	88.10	.00	.00	88.10

CREDIT CARD MERCHANT STATEMENT

DATE: 11/30/2010 PAGE: 3

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
08	02030010778	1	.00	49.95	.00	49.95-
08	02030010779	1	.00	399.99	.00	399.99-
09	01029312468	1	.00	352.93	.00	352.93-
10	01030310398	1	.00	399.99	.00	399.99-
10	01031210838	1	99.95	.00	.00	99.95
10	01031210914	1	399.99	.00	.00	399.99

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10	01031210939	1	██████████ 2316 stmts.txt	399.99	.00	.00	399.99
10	01031211378	1		399.99	.00	.00	399.99
10	01031211379	1		99.95	.00	.00	99.95
10	01031211670	1		399.99	.00	.00	399.99
10	01031211771	1		99.95	.00	.00	99.95
10	01031311134	1		399.99	.00	.00	399.99
10	01031311238	1		99.95	.00	.00	99.95
10	02027500033	1		105.03	.00	.00	105.03
10	02028100061	1		452.89	.00	.00	452.89
10	02028100062	1		113.18	.00	.00	113.18
10	02031310483	1		99.95	.00	.00	99.95
10	02031310971	1		429.62	.00	.00	429.62
10	02031310972	1		107.35	.00	.00	107.35
11	01025400031	1		451.99	.00	.00	451.99
11	01028311300	1		299.99	.00	.00	299.99
11	01029011837	1		.00	399.99	.00	399.99-
11	01029012555	1		.00	99.95	.00	99.95-
11	01030010625	1		.00	467.17	.00	467.17-
11	01030111905	1		.00	399.99	.00	399.99-
11	01031410979	1		399.99	.00	.00	399.99
11	02031311316	1		419.99	.00	.00	419.99
11	02031311317	1		104.95	.00	.00	104.95
11	02031411247	1		419.99	.00	.00	419.99
12	01026600022	1		104.95	.00	.00	104.95
12	01029311564	1		.00	49.95	.00	49.95-
12	01029410668	1		.00	426.84	.00	426.84-
12	01029412408	1		.00	399.99	.00	399.99-
12	01029412409	1		.00	99.95	.00	99.95-
12	01030111686	1		.00	99.95	.00	99.95-
12	01030112131	1		.00	399.99	.00	399.99-
12	01030311686	1		.00	99.95	.00	99.95-

CREDIT CARD MERCHANT STATEMENT

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2316 stmts.txt

DATE: 11/30/2010 PAGE: 4

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
12	01031010476	1	.00	399.99	.00	399.99-
12	01031010477	1	.00	99.95	.00	99.95-
12	01031011409	1	.00	99.95	.00	99.95-
12	01031412498	1	399.99	.00	.00	399.99
12	01031412499	1	99.95	.00	.00	99.95
15	01020810554	1	419.99	.00	.00	419.99
15	01030210043	1	.00	53.14	.00	53.14-
15	01030211294	1	399.99	.00	.00	399.99
15	01030211295	1	99.95	.00	.00	99.95
15	01030310145	1	299.99	.00	.00	299.99

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15	01030311426	1	██████████ 2316 stmts.txt	75.00	.00	.00	75.00
15	01031812241	1		399.99	.00	.00	399.99
15	01031812644	1		99.95	.00	.00	99.95
15	02027000395	1		462.71	.00	.00	462.71
15	02027101012	1		468.56	.00	.00	468.56
16	01026600023	1		419.99	.00	.00	419.99
16	01026700034	1		419.99	.00	.00	419.99
16	01028811305	1		399.99	.00	.00	399.99
16	02029510119	1		80.64	.00	.00	80.64
16	02029510120	1		322.54	.00	.00	322.54
16	02031310937	1		443.09	.00	.00	443.09
16	02031310938	1		110.72	.00	.00	110.72
16	02031511342	1		112.95	.00	.00	112.95
16	02031710613	1		426.66	.00	.00	426.66
16	02031710614	1		106.62	.00	.00	106.62
16	02031910401	1		451.99	.00	.00	451.99
16	02031910402	1		112.99	.00	.00	112.99
16	02031910403	1		104.95	.00	.00	104.95
16	02031910404	1		419.99	.00	.00	419.99
16	02031910405	1		314.99	.00	.00	314.99
16	02031910406	1		78.75	.00	.00	78.75
16	02032010967	1		105.29	.00	.00	105.29
16	02032010968	1		421.36	.00	.00	421.36
17	01026711440	1		99.95	.00	.00	99.95
17	01029311563	1		.00	199.99	.00	199.99-
17	01029312469	1		88.23	.00	.00	88.23
17	01031711283	1		477.29	.00	.00	477.29

CREDIT CARD MERCHANT STATEMENT

DATE: 11/30/2010 PAGE: 5

CODES: N FORM: 9

MERCHANT: ██████████ 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDIT\$	\$- DISC -\$	\$--- AMOUNT ----
17	01031811181	1	399.99	.00	.00	399.99
17	01031812427	1	99.95	.00	.00	99.95
17	01032110672	1	117.16	.00	.00	117.16
17	01032110673	1	468.68	.00	.00	468.68
17	02032010861	1	399.99	.00	.00	399.99
18	01030711192	1	99.95	.00	.00	99.95
18	01030711655	1	399.99	.00	.00	399.99
18	01030811453	1	399.99	.00	.00	399.99
18	01030811490	1	399.99	.00	.00	399.99
18	01030811491	1	99.95	.00	.00	99.95
18	01030811900	1	99.95	.00	.00	99.95
18	01030812693	1	439.51	.00	.00	439.51
18	01032111263	1	99.95	.00	.00	99.95
18	01032111499	1	399.99	.00	.00	399.99

18	01032112168	1	299.99	.00	.00	299.99
18	01032112169	1	75.00	.00	.00	75.00
18	01032112416	1	99.95	.00	.00	99.95
18	01032112516	1	399.99	.00	.00	399.99
18	02029901256	1	419.99	.00	.00	419.99
18	02029901257	1	104.95	.00	.00	104.95
18	02032110892	1	99.95	.00	.00	99.95
18	02032110893	1	399.99	.00	.00	399.99
18	02032110919	1	427.51	.00	.00	427.51
18	02032110920	1	106.83	.00	.00	106.83
18	02032110924	1	445.23	.00	.00	445.23
18	02032110925	1	110.96	.00	.00	110.96
19	01030311921	1	.00	117.00	.00	117.00-
19	01030810713	1	445.44	.00	.00	445.44
19	01030910070	1	476.73	.00	.00	476.73
19	01032110755	1	109.69	.00	.00	109.69
19	01032110756	1	438.93	.00	.00	438.93
19	01032112212	1	399.99	.00	.00	399.99
19	01032112213	1	99.95	.00	.00	99.95
19	01032112517	1	99.95	.00	.00	99.95
19	01032211450	1	399.99	.00	.00	399.99
19	01032211497	1	299.99	.00	.00	299.99
19	01032211957	1	74.95	.00	.00	74.95

CREDIT CARD MERCHANT STATEMENT

DATE: 11/30/2010 PAGE: 6

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
19	01032212369	1	99.95	.00	.00	99.95
19	02032210866	1	299.99	.00	.00	299.99
19	02032210897	1	399.99	.00	.00	399.99
19	02032310420	1	452.17	.00	.00	452.17
22	01030111905	1	399.99	.00	.00	399.99
22	01031010570	1	299.99	.00	.00	299.99
22	01031011423	1	75.00	.00	.00	75.00
22	01031011845	1	471.64	.00	.00	471.64
22	01031011846	1	117.91	.00	.00	117.91
22	01031011898	1	476.16	.00	.00	476.16
22	01031412498	1	.00	399.99	.00	399.99-
22	01031811159	1	199.99	.00	.00	199.99
22	01031811596	1	399.99	.00	.00	399.99
22	01032011028	1	119.64	.00	.00	119.64
22	01032011029	1	478.78	.00	.00	478.78
22	01032310737	1	399.99	.00	.00	399.99
22	01032311744	1	99.94	.00	.00	99.94
22	01032312087	1	99.95	.00	.00	99.95

			2316 stmts.txt		
22	01032312211	1	399.99	.00	399.99
22	01032312651	1	108.34	.00	108.34
22	01032312652	1	433.52	.00	433.52
22	01032511071	1	99.95	.00	99.95
22	01032511909	1	399.99	.00	399.99
22	02028900008	1	457.87	.00	457.87
22	02028900009	1	114.42	.00	114.42
22	02032311222	1	112.95	.00	112.95
22	02032311223	1	451.99	.00	451.99
23	01029300630	1	116.61	.00	116.61
23	01030310398	1	399.99	.00	399.99
23	01030311686	1	99.95	.00	99.95
23	01031211251	1	99.95	.00	99.95
23	01032312715	1	109.15	.00	109.15
23	01032312716	1	436.78	.00	436.78
23	02032010945	1	484.48	.00	484.48
23	02032010946	1	121.11	.00	121.11
23	02032410496	1	412.34	.00	412.34
23	02032410497	1	103.04	.00	103.04

CREDIT CARD MERCHANT STATEMENT

DATE: 11/30/2010 PAGE: 7

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

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2316 stmts.txt

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
23	02032410904	1	99.95	.00	.00	99.95
23	02032410905	1	399.99	.00	.00	399.99
23	02032710898	1	99.95	.00	.00	99.95
23	02032710899	1	399.99	.00	.00	399.99
24	01027310680	1	119.51	.00	.00	119.51
24	01027310681	1	478.03	.00	.00	478.03
24	01030311922	1	.00	468.17	.00	468.17-
24	01031310968	1	99.95	.00	.00	99.95
24	01031311196	1	399.99	.00	.00	399.99
24	01031410860	1	75.00	.00	.00	75.00
24	01031411282	1	399.99	.00	.00	399.99
24	01031412231	1	299.99	.00	.00	299.99
24	01031412668	1	114.49	.00	.00	114.49
24	01031412669	1	458.19	.00	.00	458.19
24	02029401155	1	99.95	.00	.00	99.95
24	02029401156	1	399.99	.00	.00	399.99
24	02032210783	1	99.95	.00	.00	99.95
24	02032210784	1	399.99	.00	.00	399.99
24	02032710426	1	99.95	.00	.00	99.95
24	02032710427	1	399.99	.00	.00	399.99
24	02032710428	1	75.00	.00	.00	75.00
24	02032710429	1	299.99	.00	.00	299.99

24	02032710455	1	[REDACTED] 2316	stmts.txt	.00	399.99	.00	399.99-
24	02032710469	1	113.58	.00	.00	.00	113.58	
24	02032710470	1	454.51	.00	.00	.00	454.51	
25	01031511286	1	99.95	.00	.00	.00	99.95	
25	01031512107	1	399.99	.00	.00	.00	399.99	
25	01032810282	1	99.95	.00	.00	.00	99.95	
25	01032811686	1	399.99	.00	.00	.00	399.99	
26	01030812693	1	.00	439.51	.00	.00	439.51-	
26	01032110672	1	.00	117.16	.00	.00	117.16-	
26	01032110673	1	.00	468.68	.00	.00	468.68-	
26	01032810058	1	108.21	.00	.00	.00	108.21	
26	01032911644	1	399.99	.00	.00	.00	399.99	
26	01032912066	1	99.95	.00	.00	.00	99.95	
26	01032912503	1	399.99	.00	.00	.00	399.99	
26	01032912524	1	99.95	.00	.00	.00	99.95	

CREDIT CARD MERCHANT STATEMENT

DATE: 11/30/2010 PAGE: 8

CODES: N FORM: 9

MERCHANT: [REDACTED] 2316

DBA: AUTO MARKETING GROUP

[REDACTED]-000

HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

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*----- CHARGEBACKS/REJECTS -----*
DAY   REF NO.   ITEMS $--- AMOUNT ---$ $ CREDITS$ $- DISC -$ $--- AMOUNT ----
26 02032010967   1          .00    105.29          .00          105.29-
26 02032010968   1          .00    421.36          .00          421.36-
26 02032911546   1        112.95          .00          .00          112.95
26 02032911547   1        451.99          .00          .00          451.99
26 02032911559   1        335.99          .00          .00          335.99
26 02032911560   1         84.00          .00          .00          84.00
26 02032911589   1        399.99          .00          .00          399.99
26 02032911590   1         99.95          .00          .00          99.95
29 01021611684   1          .00    149.99          .00          149.99-
29 01029312468   1        352.93          .00          .00          352.93
29 01030811490   1          .00    399.99          .00          399.99-
29 01031710020   1        299.99          .00          .00          299.99
29 01031710276   1         99.95          .00          .00          99.95
29 01031710403   1        399.99          .00          .00          399.99
29 01031710668   1         99.95          .00          .00          99.95
29 01031711164   1        434.57          .00          .00          434.57
29 01031811185   1         99.95          .00          .00          99.95
29 01031812433   1        399.99          .00          .00          399.99
29 01032810059   1        433.03          .00          .00          433.03
29 01032811570   1        399.99          .00          .00          399.99
29 01032812040   1         99.95          .00          .00          99.95
29 01032911421   1        118.34          .00          .00          118.34
29 01032911422   1        473.53          .00          .00          473.53
29 01033012092   1        119.61          .00          .00          119.61
29 01033012093   1        478.66          .00          .00          478.66
29 01033210570   1        399.99          .00          .00          399.99

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29	01033210697	1	██████████2316 stmts.txt	399.99	.00	.00	399.99
29	01033211030	1		99.95	.00	.00	99.95
29	02032911157	1		99.95	.00	.00	99.95
29	02032911158	1		399.99	.00	.00	399.99
29	02032911159	1		423.47	.00	.00	423.47
29	02032911160	1		105.82	.00	.00	105.82
29	02033110051	1		399.99	.00	.00	399.99
29	02033110052	1		99.95	.00	.00	99.95
30	01033110085	1		110.00	.00	.00	110.00
30	01033110086	1		440.21	.00	.00	440.21
30	02029400344	1		116.65	.00	.00	116.65

CREDIT CARD MERCHANT STATEMENT

DATE: 11/30/2010 PAGE: 9

CODES: N FORM: 9

MERCHANT: ██████████2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
30	02029400345	1	466.61	.00	.00	466.61
30	02032110892	1	.00	99.95	.00	99.95-
30	02032110893	1	.00	399.99	.00	399.99-
30	02032912078	1	99.95	.00	.00	99.95
30	02032912079	1	399.99	.00	.00	399.99
30	02033110589	1	427.27	.00	.00	427.27
30	02033110590	1	106.77	.00	.00	106.77

CHBK/REJ TOTALS:	303	66,637.34	13,746.15	.00	52,891.19
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----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$---- SALES ---\$	\$ CREDITS\$	\$- DISC -\$	\$ NET DEPOSIT \$
01	98730396485	46	11,252.08	399.99	.00	10,852.09
02	98730647053	27	5,106.52	2,499.89	.00	2,606.63
03	98730758585	54	11,800.78	2,699.88	.00	9,100.90
04	98730878011	59	9,766.31	3,599.86	.00	6,166.45
05	98730907699	45	7,463.83	4,369.84	.00	3,093.99
08	98731042808	46	9,419.79	2,544.81	.00	6,874.98
09	98731338182	73	15,296.29	2,943.93	.00	12,352.36
10	98731421244	41	8,161.64	2,272.89	.00	5,888.75
12	98731590390	42	9,643.52	899.93	.00	8,743.59
12	98731698157	28	7,459.28	.00	.00	7,459.28
15	98731743360	46	10,248.21	.00	.00	10,248.21
15	98731806972	2	524.94	.00	.00	524.94
15	98731939082	2	199.90	.00	.00	199.90
16	98732018869	44	8,812.14	2,259.66	.00	6,552.48
17	98732105695	60	14,875.53	866.93	.00	14,008.60
18	98732298934	63	13,093.69	2,736.84	.00	10,356.85
19	98732371449	34	7,894.60	.00	.00	7,894.60
22	98732429020	50	12,326.76	524.94	.00	11,801.82

23	98732790634	52	13,434.90	.00	.00	13,434.90
24	98732857092	49	11,418.84	1,471.87	.00	9,946.97
26	98732924053	40	9,467.80	.00	.00	9,467.80
26	98733027170	60	15,725.04	314.99	.00	15,410.05
29	98733147259	50	12,578.55	99.95	.00	12,478.60
29	98733238926	2	574.93	.00	.00	574.93
30	98733420837	33	7,989.22	.00	.00	7,989.22

CREDIT CARD MERCHANT STATEMENT

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DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$----	SALES	---\$	\$ CREDITS	\$ \$-	DISC	-\$	\$	NET DEPOSIT	\$
DEPOSIT TOTALS:			25	234,535.09	30,506.20		.00				204,028.89	

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	955	234,535.09	DB ADJ :	0	.00
CREDITS:	93	30,506.20	CR ADJ :	0	.00
TOTAL :	1,048	204,028.89	TOTAL :	0	.00

----- SETTLEMENT/DISCOUNT *-----*

ITEM	DESCRIPTION	ITEMS	\$--- AMOUNT ---\$	AVG TICKET	DISC RATE
VISA		346	82,200.32	237.57	4.3300
.0000	3,559.27				
VISA		123	28,871.25	234.73	3.0600
.0000	883.46				
VIBS		45	11,578.80	257.31	4.3500
.0000	503.68				
VDBT		126	27,271.68	216.44	3.0100
.0000	820.88				
VISP		5	1,099.83	219.97	4.3500
.0000	47.84				
MC		237	56,811.33	239.71	4.3500
.0000	2,471.29				
MC		21	5,399.39	257.11	3.0600
.0000	165.22				
MCBS		12	3,179.68	264.97	4.3500
.0000	138.32				
MDBT		32	7,024.09	219.50	3.0100
.0000	211.43				
MCWC		16	3,999.52	249.97	4.3100
.0000	172.38				
MWEL		6	1,499.82	249.97	4.3500
.0000	65.24				
MCEC		22	5,599.38	254.52	4.3100
.0000	241.33				
VISA NETWORK ACCESS FEE		690	.00	.00	.0000
.0050	3.45				
MC NETWORK ACCESS FEE		358	.00	.00	.0000
.0185	6.62				
VISA INTL SVC ASSESS		340	87,004.86	255.90	.4000
.0000	348.02				
VISA INTL ACQ FEE		340	87,004.86	255.90	.4500
.0000	391.52				
CROSS BORDER		233	58,991.09	253.18	.4000
.0000	235.96				
MC ACQ SUPPORT FEE		245	58,991.09	240.78	.5500
.0000	324.45				
TOTAL	10,590.36				

----- OTHER FEES *-----*

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 00000			

VISA 2698	VPN W/AVS	2316 stmts.txt	1,624	.2800	454.72
VISA 2699	GLOBAL VPN		2	.2800	.56

CREDIT CARD MERCHANT STATEMENT

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READYPAY SERVICE

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HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

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-----		OTHER FEES	*-----*	
CARD	CHARGE DESCRIPTION	NUMBER	RATE	FEES
MC 2698	VPN W/AVS	1,065	.2800	298.20
MC 2699	GLOBAL VPN	6	.2800	1.68
CHGB 2964	VISA APF	1,626	.0195	31.71
CHGB 2965	VS MISUSE OF AUTH SYSTEM FEE	19	.0450	.86
CHGB 2966	VS ZERO FLOOR LIMIT FEE	14	.1000	1.40
6003	SRVICE FEE	0	.0000	10.00
6250	GA@ PER USER ID FEE	0	.0000	15.00
6352	INT GATEWY	0	.0000	5.00

2316 stmts.txt

6929	IC RETRVLS	18	5.0000	90.00
6930	IC CHGBCK	262	15.0000	3,930.00
TOTAL OTHER FEES :				4,839.13

YOUR ACCOUNT HAS BEEN DEBITED : 15,429.49

CREDIT CARD MERCHANT STATEMENT

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	01030711655	1	.00	399.99	.00	399.99-
01	01030811453	1	.00	399.99	.00	399.99-
01	01032011179	1	118.12	.00	.00	118.12

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01	01032011180	1	██████████ 2316 stmts.txt	472.70	.00	.00	472.70
01	01033511119	1		399.99	.00	.00	399.99
01	01033511120	1		99.99	.00	.00	99.99
01	01033511191	1		99.95	.00	.00	99.95
01	01033512565	1		399.99	.00	.00	399.99
01	02029211794	1		99.95	.00	.00	99.95
01	02029211795	1		399.99	.00	.00	399.99
01	02033410576	1		399.99	.00	.00	399.99
01	02033410577	1		99.95	.00	.00	99.95
02	01032110689	1		238.02	.00	.00	238.02
02	01032112193	1		399.99	.00	.00	399.99
02	01032210815	1		54.16	.00	.00	54.16
02	01032210816	1		216.83	.00	.00	216.83
02	01032210817	1		110.59	.00	.00	110.59
02	01032210818	1		442.56	.00	.00	442.56
02	01032211825	1		399.99	.00	.00	399.99
02	01032211826	1		99.95	.00	.00	99.95
02	02028900173	1		456.28	.00	.00	456.28
02	02028900174	1		114.02	.00	.00	114.02
02	02033510425	1		453.31	.00	.00	453.31
02	02033510426	1		113.32	.00	.00	113.32
03	01032312403	1		99.95	.00	.00	99.95
03	01032312649	1		117.16	.00	.00	117.16
03	01032312650	1		468.82	.00	.00	468.82
03	02032311222	1		.00	112.95	.00	112.95-
03	02032311223	1		.00	451.99	.00	451.99-
03	02032710428	1		.00	75.00	.00	75.00-
03	02033610453	1		399.99	.00	.00	399.99
03	02033610454	1		99.95	.00	.00	99.95
03	02033610487	1		113.06	.00	.00	113.06
03	02033610488	1		452.30	.00	.00	452.30
06	01032410349	1		399.99	.00	.00	399.99

2316 stmts.txt

06 01032410780	1	99.95	.00	.00	99.95
06 01032411254	1	99.95	.00	.00	99.95

CREDIT CARD MERCHANT STATEMENT

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

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*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT	---\$ \$ CREDITS\$	\$- DISC -	\$ \$--- AMOUNT
06	01032411683	1	399.99	.00	.00	399.99
06	01033510767	1	463.06	.00	.00	463.06
06	01033510769	1	109.07	.00	.00	109.07
06	01033510770	1	436.47	.00	.00	436.47
06	01033610798	1	116.28	.00	.00	116.28
06	01033610799	1	465.33	.00	.00	465.33
06	01033611870	1	399.99	.00	.00	399.99

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06	01033612776	1	99.95	.00	.00	99.95
06	01033910845	1	99.95	.00	.00	99.95
06	01033910854	1	399.99	.00	.00	399.99
06	01033910855	1	99.95	.00	.00	99.95
06	01033911267	1	399.99	.00	.00	399.99
06	02033611417	1	99.95	.00	.00	99.95
06	02033611418	1	399.99	.00	.00	399.99
06	02033711319	1	451.99	.00	.00	451.99
06	02033711320	1	112.95	.00	.00	112.95
06	02033810070	1	99.95	.00	.00	99.95
06	02033810071	1	399.99	.00	.00	399.99
07	01030711192	1	.00	99.95	.00	99.95-
07	01030811491	1	.00	99.95	.00	99.95-
07	01030811900	1	.00	99.95	.00	99.95-
07	01031011409	1	99.95	.00	.00	99.95
07	01031011846	1	.00	117.91	.00	117.91-
07	01031711283	1	.00	477.29	.00	477.29-
07	01032700783	1	108.92	.00	.00	108.92
07	01032700784	1	435.89	.00	.00	435.89
07	01032710789	1	476.06	.00	.00	476.06
07	01032810072	1	114.53	.00	.00	114.53
07	01032810133	1	54.62	.00	.00	54.62
07	01032810134	1	218.65	.00	.00	218.65
07	01032810282	1	.00	99.95	.00	99.95-
07	01032810447	1	99.95	.00	.00	99.95
07	01032810705	1	399.99	.00	.00	399.99
07	01032810762	1	75.00	.00	.00	75.00
07	01032811185	1	99.95	.00	.00	99.95
07	01032811355	1	399.99	.00	.00	399.99
07	01032811570	1	.00	399.99	.00	399.99-

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HSBC BANK USA, N.A.

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375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
07	01032811686	1	.00	399.99	.00	399.99-
07	01032811719	1	299.99	.00	.00	299.99
07	01032911421	1	.00	118.34	.00	118.34-
07	01032911422	1	.00	473.53	.00	473.53-
07	01032911644	1	.00	399.99	.00	399.99-
07	01032911931	1	99.95	.00	.00	99.95
07	01032912066	1	.00	99.95	.00	99.95-
07	01032912524	1	.00	99.95	.00	99.95-
07	01032913220	1	399.99	.00	.00	399.99
07	01032913221	1	399.99	.00	.00	399.99
07	01032913222	1	99.95	.00	.00	99.95

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			2316 stmts.txt		
07 01033510766	1	115.72	.00	.00	115.72
07 01033510772	1	117.56	.00	.00	117.56
07 01033511960	1	75.00	.00	.00	75.00
07 01033710767	1	108.47	.00	.00	108.47
07 01033710768	1	434.07	.00	.00	434.07
07 01033710774	1	480.20	.00	.00	480.20
07 01033710793	1	477.30	.00	.00	477.30
07 01033912012	1	99.95	.00	.00	99.95
07 02030200045	1	461.16	.00	.00	461.16
07 02030200046	1	115.24	.00	.00	115.24
07 02032911158	1	.00	399.99	.00	399.99-
07 02033411036	1	117.04	.00	.00	117.04
07 02033411037	1	468.39	.00	.00	468.39
07 02033710935	1	399.99	.00	.00	399.99
07 02033710936	1	99.95	.00	.00	99.95
07 02034010418	1	117.67	.00	.00	117.67
07 02034010419	1	470.86	.00	.00	470.86
08 01029412408	1	399.99	.00	.00	399.99
08 01029412409	1	99.95	.00	.00	99.95
08 01030600700	1	477.50	.00	.00	477.50
08 01033210570	1	.00	399.99	.00	399.99-
08 02028711231	1	428.86	.00	.00	428.86
08 02028711232	1	107.80	.00	.00	107.80
08 02032911159	1	.00	423.47	.00	423.47-
08 02032911160	1	.00	105.82	.00	105.82-
08 02033110590	1	.00	106.77	.00	106.77-

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HSBC BANK USA, N.A.

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---	\$ \$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
08	02033510944	1	111.16	.00	.00	111.16
08	02034111134	1	99.95	.00	.00	99.95
09	01030311921	1	117.00	.00	.00	117.00
09	01030311922	1	468.17	.00	.00	468.17
09	01032911442	1	461.49	.00	.00	461.49
09	01034211051	1	399.99	.00	.00	399.99
09	01034211604	1	99.95	.00	.00	99.95
09	01034211720	1	399.99	.00	.00	399.99
09	01034211889	1	99.95	.00	.00	99.95
09	01034212180	1	99.95	.00	.00	99.95
09	01034212336	1	399.99	.00	.00	399.99
09	01034212405	1	399.99	.00	.00	399.99
09	01034311442	1	399.99	.00	.00	399.99
09	01034311946	1	99.95	.00	.00	99.95
09	02032911157	1	.00	99.95	.00	99.95-

10	01034211504	1	██████████ 2316 stmts.txt	40.98	.00	.00	40.98
10	01034212460	1		99.95	.00	.00	99.95
10	01034410905	1		399.99	.00	.00	399.99
10	01034411037	1		399.99	.00	.00	399.99
10	01034411038	1		99.95	.00	.00	99.95
10	01034411384	1		99.95	.00	.00	99.95
10	02034310466	1		116.23	.00	.00	116.23
10	02034310467	1		464.94	.00	.00	464.94
10	02034310468	1		459.25	.00	.00	459.25
10	02034310469	1		114.77	.00	.00	114.77
13	01029011837	1		399.99	.00	.00	399.99
13	01029012555	1		99.95	.00	.00	99.95
13	01030910070	1		.00	476.73	.00	476.73-
13	01032911421	1		112.95	.00	.00	112.95
13	01032911422	1		451.99	.00	.00	451.99
13	01034310764	1		113.52	.00	.00	113.52
13	01034310765	1		454.29	.00	.00	454.29
13	01034510088	1		447.58	.00	.00	447.58
13	01034510291	1		99.95	.00	.00	99.95
13	01034511197	1		399.99	.00	.00	399.99
13	01034511683	1		399.99	.00	.00	399.99
13	01034610709	1		99.95	.00	.00	99.95

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
13	02033711319	1	.00	451.99	.00	451.99-
13	02033711320	1	.00	112.95	.00	112.95-
13	02034410897	1	106.63	.00	.00	106.63
13	02034410898	1	426.71	.00	.00	426.71
13	02034510300	1	399.99	.00	.00	399.99
14	01029410668	1	419.99	.00	.00	419.99
14	01032811570	1	399.99	.00	.00	399.99
14	01034410679	1	109.24	.00	.00	109.24
14	01034410680	1	437.15	.00	.00	437.15
14	01034510129	1	109.77	.00	.00	109.77
14	01034510130	1	439.25	.00	.00	439.25
14	02033810070	1	.00	99.95	.00	99.95-
14	02033810071	1	.00	399.99	.00	399.99-
14	02034510254	1	113.22	.00	.00	113.22
14	02034510255	1	452.89	.00	.00	452.89
14	02034510680	1	399.99	.00	.00	399.99
14	02034510681	1	99.95	.00	.00	99.95
14	02034710391	1	419.99	.00	.00	419.99
14	02034710392	1	104.95	.00	.00	104.95

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			2316 stmts.txt		
14	02034811029	1	113.37	.00	113.37
14	02034811030	1	458.04	.00	458.04
15	01031300854	1	118.43	.00	118.43
15	01031300855	1	473.94	.00	473.94
15	01032110756	1	.00	438.93	438.93-
15	01032210816	1	.00	216.83	216.83-
15	01032210818	1	.00	442.56	442.56-
15	01032312649	1	.00	117.16	117.16-
15	01032312650	1	.00	468.82	468.82-
15	01032410349	1	.00	399.99	399.99-
15	01032410780	1	.00	99.95	99.95-
15	01032411254	1	.00	99.95	99.95-
15	01032411683	1	.00	399.99	399.99-
15	01032710789	1	.00	476.06	476.06-
15	01033610805	1	108.06	.00	108.06
15	01033911712	1	99.95	.00	99.95
15	01033912136	1	399.99	.00	399.99
15	01034810956	1	399.99	.00	399.99

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READYPAY SERVICE

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*----- CHARGEBACKS/REJECTS -----*
DAY   REF NO.   ITEMS $--- AMOUNT ---$ $ CREDITS$ $- DISC -$ $--- AMOUNT ----
15 01034811035   1          99.95      .00      .00          99.95
15 02029510500   1        399.99      .00      .00        399.99
16 01032011028   1           .00     119.64      .00     119.64-
16 01032700783   1           .00     108.92      .00     108.92-
16 01032810072   1           .00     114.53      .00     114.53-
16 01032810705   1           .00     399.99      .00     399.99-
16 01032811719   1           .00     299.99      .00     299.99-
16 01032911644   1        399.99      .00      .00        399.99
16 01032911931   1           .00      99.95      .00      99.95-
16 01032912524   1          99.95      .00      .00          99.95
16 01032913220   1           .00     399.99      .00     399.99-
16 01032913221   1           .00     399.99      .00     399.99-
16 01032913222   1           .00      99.95      .00      99.95-
16 01034911087   1        199.99      .00      .00        199.99
16 01034912485   1          49.95      .00      .00          49.95
16 02030300484   1        227.90      .00      .00        227.90
16 02030300485   1          56.92      .00      .00          56.92
16 02032110924   1           .00     445.23      .00     445.23-
16 02034811037   1        399.99      .00      .00        399.99
16 02034811038   1          99.95      .00      .00          99.95
16 02034911018   1        106.22      .00      .00        106.22
16 02034911019   1        425.10      .00      .00        425.10
16 02034911404   1        399.99      .00      .00        399.99

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16	02034911405	1	██████████ 2316 stmts.txt	99.95	.00	.00	99.95
17	01031710668	1		.00	99.95	.00	99.95-
17	02030010779	1		399.99	.00	.00	399.99
17	02035010464	1		420.83	.00	.00	420.83
20	01032011180	1		.00	472.70	.00	472.70-
20	01032211826	1		.00	99.95	.00	99.95-
20	01032700784	1		.00	435.89	.00	435.89-
20	01032811355	1		.00	399.99	.00	399.99-
20	01032911442	1		.00	461.49	.00	461.49-
20	01033210697	1		.00	399.99	.00	399.99-
20	01035012784	1		110.79	.00	.00	110.79
20	01035012785	1		443.35	.00	.00	443.35
20	01035210389	1		399.99	.00	.00	399.99
20	01035210390	1		99.95	.00	.00	99.95

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

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*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
20	02033510425	1	.00	453.31	.00	453.31-
20	02033510426	1	.00	113.32	.00	113.32-
20	02035000881	1	399.99	.00	.00	399.99
20	02035000882	1	99.95	.00	.00	99.95
20	02035110430	1	78.46	.00	.00	78.46
20	02035110431	1	313.87	.00	.00	313.87
20	02035210561	1	463.00	.00	.00	463.00
20	02035210562	1	115.74	.00	.00	115.74
21	01031000319	1	399.99	.00	.00	399.99
21	01031000320	1	99.95	.00	.00	99.95
21	01033510772	1	.00	117.56	.00	117.56-
21	02033611417	1	.00	99.95	.00	99.95-
21	02035110886	1	399.99	.00	.00	399.99
21	02035210113	1	106.83	.00	.00	106.83
21	02035210114	1	427.53	.00	.00	427.53
21	02035410391	1	112.99	.00	.00	112.99
21	02035410392	1	451.99	.00	.00	451.99
22	01030812693	1	419.99	.00	.00	419.99
22	01032100653	1	107.05	.00	.00	107.05
22	01032100654	1	428.42	.00	.00	428.42
22	01032100662	1	115.00	.00	.00	115.00
22	01032100663	1	460.20	.00	.00	460.20
22	01033710774	1	.00	480.20	.00	480.20-
22	02035510536	1	99.95	.00	.00	99.95
22	02035510537	1	399.99	.00	.00	399.99
22	02035511442	1	451.99	.00	.00	451.99
22	02035511733	1	199.99	.00	.00	199.99

22	02035511734	1	49.95	.00	.00	49.95
23	01032411254	1	99.95	.00	.00	99.95
23	01034212562	1	399.99	.00	.00	399.99
23	01035611931	1	399.99	.00	.00	399.99
23	01035611932	1	99.99	.00	.00	99.99
23	02032400438	1	399.99	.00	.00	399.99
23	02034111134	1	.00	99.95	.00	99.95-
23	02034200862	1	399.99	.00	.00	399.99
23	02035610363	1	105.16	.00	.00	105.16
23	02035610364	1	420.83	.00	.00	420.83

CREDIT CARD MERCHANT STATEMENT

DATE: 12/31/2010 PAGE: 8

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT	---\$ \$ CREDITS\$ \$-	DISC -\$	\$--- AMOUNT
-----	---------	-------	--------------	------------------------	----------	--------------

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23	02035611247	1	451.99	.00	.00	451.99
23	02035611248	1	112.95	.00	.00	112.95
23	02035611249	1	451.99	.00	.00	451.99
23	02035611250	1	112.94	.00	.00	112.94
24	01032400050	1	104.70	.00	.00	104.70
24	01032400051	1	418.98	.00	.00	418.98
24	02035711419	1	399.99	.00	.00	399.99
24	02035711420	1	99.95	.00	.00	99.95
27	01030600700	1	.00	477.50	.00	477.50-
27	01034212180	1	.00	99.95	.00	99.95-
27	01035711106	1	99.95	.00	.00	99.95
27	01035712528	1	399.99	.00	.00	399.99
27	01035811080	1	99.95	.00	.00	99.95
27	01035811087	1	399.99	.00	.00	399.99
27	01035812184	1	399.99	.00	.00	399.99
27	01035910124	1	99.95	.00	.00	99.95
27	01035910522	1	399.99	.00	.00	399.99
27	01035910639	1	199.99	.00	.00	199.99
27	01035910904	1	99.95	.00	.00	99.95
27	01035911310	1	399.99	.00	.00	399.99
27	01035911449	1	49.95	.00	.00	49.95
28	01031711283	1	477.29	.00	.00	477.29
28	01034310762	1	435.84	.00	.00	435.84
28	01034410714	1	80.60	.00	.00	80.60
28	01034410729	1	118.07	.00	.00	118.07
28	01034410847	1	399.99	.00	.00	399.99
28	01034412208	1	99.95	.00	.00	99.95
28	01034510052	1	115.93	.00	.00	115.93
28	01034510053	1	463.94	.00	.00	463.94
28	01034610861	1	399.99	.00	.00	399.99
28	01034611608	1	99.95	.00	.00	99.95

28	01035612942	1	115.52	.00	.00	115.52
28	01035612943	1	462.29	.00	.00	462.29
28	01035612945	1	120.51	.00	.00	120.51
28	01035612946	1	482.25	.00	.00	482.25
28	01035812751	1	468.55	.00	.00	468.55
28	01035812752	1	117.09	.00	.00	117.09

CREDIT CARD MERCHANT STATEMENT

DATE: 12/31/2010 PAGE: 9

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
28	01035911775	1	107.19	.00	.00	107.19
28	02035910411	1	108.34	.00	.00	108.34
29	01033610805	1	.00	108.06	.00	108.06-
29	01034411037	1	.00	399.99	.00	399.99-

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29	01034810681	1	53.87	.00	.00	53.87
29	01034810682	1	215.67	.00	.00	215.67
29	01034810694	1	318.33	.00	.00	318.33
29	01034810698	1	361.33	.00	.00	361.33
29	01034810700	1	474.02	.00	.00	474.02
29	01035911776	1	428.94	.00	.00	428.94
29	02032010967	1	105.29	.00	.00	105.29
29	02032010968	1	421.36	.00	.00	421.36
30	01028510734	1	399.99	.00	.00	399.99
30	01034212562	1	.00	399.99	.00	399.99-
30	01034511197	1	.00	399.99	.00	399.99-
30	01034511683	1	.00	399.99	.00	399.99-
30	01034910846	1	99.95	.00	.00	99.95
30	01034911774	1	399.99	.00	.00	399.99
30	01036311568	1	399.99	.00	.00	399.99
30	01036311960	1	99.95	.00	.00	99.95
30	02034510300	1	.00	399.99	.00	399.99-
30	02036110216	1	451.99	.00	.00	451.99
30	02036310378	1	399.99	.00	.00	399.99
31	01036410666	1	122.22	.00	.00	122.22
31	01036410667	1	488.89	.00	.00	488.89
31	01036410821	1	399.99	.00	.00	399.99
31	01036410976	1	99.95	.00	.00	99.95
31	01036412203	1	99.95	.00	.00	99.95
31	01036412342	1	399.99	.00	.00	399.99

CHBK/REJ TOTALS: 325 67,484.35 19,572.39 .00 47,911.96

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$----	SALES	---\$	\$ CREDIT\$	\$- DISC	-\$	\$	NET DEPOSIT	\$
01	98733580380	53		11,671.08		976.93		.00		10,694.15	

02	98733694501	39	10,055.85	2316 stmts.txt	.00	.00	10,055.85
03	98733789856	33	7,262.95	519.94	.00	.00	6,743.01

CREDIT CARD MERCHANT STATEMENT

DATE: 12/31/2010 PAGE: 10

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- DEPOSITS -----

DAY	REF NO.	ITEMS	\$----	SALES	---\$	\$ CREDIT\$	\$- DISC	-\$	\$	NET DEPOSIT	\$
07	98733896493	47		10,222.34		951.93		.00		9,270.41	
07	98734147063	32		7,244.15		819.98		.00		6,424.17	
08	98734228641	37		8,377.51		.00		.00		8,377.51	
09	98734337197	46		10,961.32		.00		.00		10,961.32	
10	98734414031	36		9,514.04		.00		.00		9,514.04	
13	98734593031	27		7,354.25		.00		.00		7,354.25	
14	98734858349	48		11,861.56		.00		.00		11,861.56	
15	98734920208	23		5,794.33		.00		.00		5,794.33	

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16	98735018263	34	8,509.16	.00	.00	8,509.16
17	98735179588	40	8,893.87	.00	.00	8,893.87
20	98735284407	30	6,911.65	.00	.00	6,911.65
21	98735503221	20	4,634.54	.00	.00	4,634.54
22	98735664249	11	2,224.65	.00	.00	2,224.65
23	98735744365	2	.00	499.94	.00	499.94-
28	98736234510	1	.00	399.99	.00	399.99-

DEPOSIT TOTALS:	18	131,493.25	4,168.71	.00	127,324.54
-----------------	----	------------	----------	-----	------------

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	546	131,493.25	DB ADJ :	0	.00
CREDITS:	13	4,168.71	CR ADJ :	0	.00
TOTAL :	559	127,324.54	TOTAL :	0	.00

----- SETTLEMENT/DISCOUNT *-----*

ITEM					DISC	
-----	DESCRIPTION	*-----*	ITEMS	\$--- AMOUNT ---\$	AVG TICKET	RATE
RATE	FEE AMOUNT					
VISA			2	499.94	249.97	4.3500
.0000	21.75					
VISA			131	32,801.66	250.39	4.3300
.0000	1,420.31					
VISA			95	22,772.58	239.71	3.0600
.0000	696.84					
VIBS			39	9,733.85	249.59	4.3500
.0000	423.42					
VDBT			117	25,136.99	214.85	3.0100
.0000	756.62					
VISP			5	974.88	194.98	4.3500
.0000	42.41					
MC			88	22,225.51	252.56	4.3500
.0000	966.81					
MC			13	3,199.63	246.13	3.0600
.0000	97.91					
MCBS			9	1,974.76	219.42	4.3500
.0000	85.90					
MDBT			21	4,724.45	224.97	3.0100
.0000	142.21					

CREDIT CARD MERCHANT STATEMENT

DATE: 12/31/2010 PAGE: 11

CODES: N FORM: 9

2316 stmts.txt
MERCHANT: 2316
DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- SETTLEMENT/DISCOUNT *-----*

ITEM					DISC	
-----	DESCRIPTION	*-----*	ITEMS	\$--- AMOUNT ---\$	AVG TICKET	RATE
RATE	FEE AMOUNT					
MCWC			13	2,849.59	219.20	4.3100
.0000	122.82					
MWEL			4	999.88	249.97	4.3500
.0000	43.49					
MCEC			15	3,599.53	239.97	4.3100
.0000	155.14					
VISA NETWORK ACCESS FEE			396	.00	.00	.0000
.0050	1.98					
MC NETWORK ACCESS FEE			163	.00	.00	.0000
.0185	3.02					
VISA INTL SVC ASSESS			147	38,186.06	259.77	.4000
.0000	152.74					
VISA INTL ACQ FEE			147	38,186.06	259.77	.4500
.0000	171.84					
CROSS BORDER			86	22,225.51	258.44	.4000
.0000	88.90					
MC ACQ SUPPORT FEE			88	22,225.51	252.56	.5500
.0000	122.24					
TOTAL	5,516.35					

----- OTHER FEES *-----*
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CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 00000			
VISA 2698 VPN W/AVS	1,311	.2800	367.08
VISA 2699 GLOBAL VPN	2	.2800	.56
MC 2698 VPN W/AVS	817	.2800	228.76
MC 2699 GLOBAL VPN	1	.2800	.28
CHGB 2964 VISA APF	1,311	.0195	25.56
CHGB 2965 VS MISUSE OF AUTH SYSTEM FEE	4	.0450	.18
CHGB 2966 VS ZERO FLOOR LIMIT FEE	2	.1000	.20
6003 SRVICE FEE	0	.0000	10.00
6085 PCI COMP	0	.0000	49.00
6250 GA@ PER USER ID FEE	0	.0000	15.00
6352 INT GATEWY	0	.0000	5.00
6929 IC RETRVLS	14	5.0000	70.00
6930 IC CHGBCK	214	15.0000	3,210.00
TOTAL OTHER FEES :			3,981.62

YOUR ACCOUNT HAS BEEN DEBITED : 9,497.97

----- MESSAGES -----

UNDER RECENTLY EFFECTIVE FEDERAL LAW, CREDIT CARD PROCESSING
COMPANIES ARE REQUIRED TO SUBMIT GROSS SALES INFORMATION REPORTING
TO THE IRS FOR EACH MERCHANT. THE FIRST INFORMATION REPORTS WILL
TAKE PLACE IN JANUARY 2012 FOR SALES IN 2011. TO ENSURE THAT

CREDIT CARD MERCHANT STATEMENT

DATE: 12/31/2010 PAGE: 12

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

2316 stmts.txt

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

INFORMATION IS REPORTED ACCURATELY, AND TO AVOID BACKUP
WITHHOLDING OF MERCHANT DEPOSITS, MERCHANT TAX INFORMATION IN OUR
FILES IS BEING COMPARED WITH IRS RECORDS. IF YOUR TAX INFORMATION
DOES NOT MATCH, YOU WILL BE CONTACTED AND GIVEN THE OPPORTUNITY TO
MAKE AN UPDATE.

CREDIT CARD MERCHANT STATEMENT

DATE: 01/31/2011 PAGE: 1

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE
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2316 stmts.txt

HSBC BANK USA, N.A.

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
03	01034510088	1	.00	447.58	.00	447.58-
03	01034510129	1	.00	109.77	.00	109.77-
03	01034510130	1	.00	439.25	.00	439.25-
03	01034610709	1	.00	99.95	.00	99.95-
03	01035011140	1	399.99	.00	.00	399.99
03	01035011555	1	99.95	.00	.00	99.95
03	01035011891	1	399.99	.00	.00	399.99
03	01036511668	1	399.99	.00	.00	399.99
03	02033110590	1	106.77	.00	.00	106.77
03	02034510254	1	.00	113.22	.00	113.22-
03	02034710392	1	.00	104.95	.00	104.95-
04	01031300854	1	.00	118.43	.00	118.43-
04	01031300855	1	.00	473.94	.00	473.94-
04	01033710774	1	451.99	.00	.00	451.99
04	01034810956	1	.00	399.99	.00	399.99-
04	01034811035	1	.00	99.95	.00	99.95-
04	02034911018	1	.00	106.22	.00	106.22-
04	02034911019	1	.00	425.10	.00	425.10-
04	02100311361	1	99.95	.00	.00	99.95
04	02100311362	1	399.99	.00	.00	399.99

05	01031000320	1	[REDACTED] 2316 stmts.txt	.00	99.95	.00	99.95-
05	01034310762	1		.00	435.84	.00	435.84-
05	01034410714	1		.00	80.60	.00	80.60-
05	01034410729	1		.00	118.07	.00	118.07-
05	01034410847	1		.00	399.99	.00	399.99-
05	01034411037	1		399.99	.00	.00	399.99
05	01034412208	1		.00	99.95	.00	99.95-
05	01034510052	1		.00	115.93	.00	115.93-
05	01034510053	1		.00	463.94	.00	463.94-
05	01034610861	1		.00	399.99	.00	399.99-
05	01034611608	1		.00	99.95	.00	99.95-
05	01035210390	1		.00	99.95	.00	99.95-
05	02035000881	1		.00	399.99	.00	399.99-
05	02035210561	1		.00	463.00	.00	463.00-
05	02100410871	1		99.95	.00	.00	99.95
05	02100410872	1		399.99	.00	.00	399.99
06	01030910070	1		492.95	.00	.00	492.95

CREDIT CARD MERCHANT STATEMENT

DATE: 01/31/2011 PAGE: 2

CODES: N FORM: 9

MERCHANT: [REDACTED] 2316

DBA: AUTO MARKETING GROUP

[REDACTED]-000

HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----							
DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----	
06	01031011846	1	120.89	.00	.00	120.89	
06	01032810282	1	99.95	.00	.00	99.95	
06	01032811686	1	399.99	.00	.00	399.99	
06	01032912066	1	99.95	.00	.00	99.95	
06	01034810681	1	.00	53.87	.00	53.87-	
06	01034810698	1	.00	361.33	.00	361.33-	
06	01035611330	1	99.95	.00	.00	99.95	
06	01035612298	1	399.99	.00	.00	399.99	
06	01035910904	1	.00	99.95	.00	99.95-	
06	01035911310	1	.00	399.99	.00	399.99-	
06	01100510671	1	399.99	.00	.00	399.99	
06	02100510425	1	107.55	.00	.00	107.55	
06	02100510426	1	430.41	.00	.00	430.41	
07	01032410349	1	399.99	.00	.00	399.99	
07	01032410780	1	99.95	.00	.00	99.95	
07	01032913221	1	399.99	.00	.00	399.99	
07	01032913222	1	99.95	.00	.00	99.95	
07	01034910846	1	.00	99.95	.00	99.95-	
07	01034911774	1	.00	399.99	.00	399.99-	
07	01035611932	1	.00	99.99	.00	99.99-	
07	01035910028	1	117.68	.00	.00	117.68	
07	01035910029	1	465.46	.00	.00	465.46	
07	01035910666	1	99.95	.00	.00	99.95	
07	01036011021	1	299.99	.00	.00	299.99	

07 01036210143	1	██████████ 2316 stmts.txt	99.95	.00	.00	99.95
07 01036210252	1		399.99	.00	.00	399.99
07 02035511443	1		112.99	.00	.00	112.99
07 02100610553	1		399.99	.00	.00	399.99
07 02100610563	1		239.14	.00	.00	239.14
07 02100610564	1		59.72	.00	.00	59.72
07 02100611080	1		114.95	.00	.00	114.95
07 02100611081	1		459.99	.00	.00	459.99
10 01031300854	1		112.95	.00	.00	112.95
10 01032110756	1		450.52	.00	.00	450.52
10 01035911487	1		399.99	.00	.00	399.99
10 01036010731	1		99.95	.00	.00	99.95
10 01036010741	1		299.99	.00	.00	299.99

CREDIT CARD MERCHANT STATEMENT

DATE: 01/31/2011 PAGE: 3

CODES: N FORM: 9

MERCHANT: ██████████ 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

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*----- CHARGEBACKS/REJECTS -----*
DAY   REF NO.   ITEMS $--- AMOUNT ---$ $ CREDITS$ $- DISC -$ $--- AMOUNT ----
10 01036511222     1      399.99      .00      .00      399.99
10 01036511223     1       99.95      .00      .00       99.95
10 01100110136     1       99.95      .00      .00       99.95
10 01100510154     1      117.97      .00      .00     117.97
10 01100510155     1     471.91      .00      .00     471.91
10 01100810323     1      399.99      .00      .00     399.99
10 01100811343     1       99.95      .00      .00       99.95
11 01100610939     1      399.99      .00      .00     399.99
11 01100612078     1       99.95      .00      .00       99.95
11 01100811556     1      399.99      .00      .00     399.99
11 01100812238     1      120.09      .00      .00     120.09
11 01100812239     1      480.54      .00      .00     480.54
12 01100111043     1      399.99      .00      .00     399.99
12 01101010037     1       99.95      .00      .00       99.95
12 01101010170     1      399.99      .00      .00     399.99
13 01034100824     1      120.61      .00      .00     120.61
13 01034100825     1     482.61      .00      .00     482.61
13 01100710329     1      399.99      .00      .00     399.99
13 01100710330     1       99.95      .00      .00       99.95
13 01101110285     1      399.99      .00      .00     399.99
13 01101210424     1       99.95      .00      .00       99.95
13 01101210905     1      399.99      .00      .00     399.99
13 01101211399     1      399.99      .00      .00     399.99
13 02032911157     1       99.95      .00      .00       99.95
13 02032911158     1      399.99      .00      .00     399.99
13 02034200884     1      399.99      .00      .00     399.99
14 01032011028     1      112.95      .00      .00     112.95
14 01035210390     1       99.95      .00      .00       99.95

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14	01100410187	1	399.99	.00	.00	399.99
14	01101212181	1	109.75	.00	.00	109.75
14	01101212182	1	439.24	.00	.00	439.24
14	02034100490	1	434.21	.00	.00	434.21
14	02034100491	1	108.50	.00	.00	108.50
17	01101110106	1	99.95	.00	.00	99.95
17	01101410318	1	99.95	.00	.00	99.95
17	01101410379	1	99.95	.00	.00	99.95
17	01101410843	1	399.99	.00	.00	399.99

CREDIT CARD MERCHANT STATEMENT

DATE: 01/31/2011 PAGE: 4

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
17	01101410849	1	399.99	.00	.00	399.99

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2316 stmts.txt

17	01101411402	1	99.95	.00	.00	99.95
17	01101411456	1	399.99	.00	.00	399.99
17	02101310104	1	420.83	.00	.00	420.83
17	02101310105	1	113.18	.00	.00	113.18
17	02101410585	1	99.95	.00	.00	99.95
17	02101411068	1	104.95	.00	.00	104.95
17	02101411069	1	419.99	.00	.00	419.99
18	01101110373	1	448.58	.00	.00	448.58
18	01101311800	1	399.99	.00	.00	399.99
18	01101512312	1	112.01	.00	.00	112.01
18	01101512313	1	448.20	.00	.00	448.20
18	01101610194	1	399.99	.00	.00	399.99
18	01101611513	1	99.95	.00	.00	99.95
19	01032210818	1	454.26	.00	.00	454.26
19	01032312649	1	120.25	.00	.00	120.25
19	01032312650	1	481.21	.00	.00	481.21
19	01035711106	1	99.95	.00	.00	99.95
19	02101710548	1	399.99	.00	.00	399.99
19	02101710549	1	99.95	.00	.00	99.95
20	01030600700	1	451.99	.00	.00	451.99
20	01036311960	1	99.95	.00	.00	99.95
20	02101810717	1	118.31	.00	.00	118.31
20	02101810718	1	473.28	.00	.00	473.28
20	02101811080	1	451.99	.00	.00	451.99
20	02101811081	1	112.99	.00	.00	112.99
21	01034511197	1	399.99	.00	.00	399.99
21	01035611932	1	99.99	.00	.00	99.99
21	01101411257	1	399.99	.00	.00	399.99
21	01102010784	1	399.99	.00	.00	399.99
21	01102012069	1	99.95	.00	.00	99.95
24	01034510129	1	113.20	.00	.00	113.20

24	01034510130	1	██████████ 2316 stmts.txt	452.96	.00	.00	452.96
24	01034511683	1		399.99	.00	.00	399.99
24	01102010164	1		344.70	.00	.00	344.70
24	01102110076	1		490.31	.00	.00	490.31
24	01102110115	1		110.70	.00	.00	110.70

CREDIT CARD MERCHANT STATEMENT

DATE: 01/31/2011 PAGE: 5

CODES: N FORM: 9

MERCHANT: ██████████ 2316

DBA: AUTO MARKETING GROUP

██████████-000

HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT	---\$ \$ CREDIT\$	\$- DISC -\$	\$--- AMOUNT
24	01102110116	1	443.05	.00	.00	443.05
24	01102111861	1	399.99	.00	.00	399.99
24	02102010078	1	99.95	.00	.00	99.95
24	02102010079	1	399.99	.00	.00	399.99
24	02102010134	1	399.99	.00	.00	399.99

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2316 stmts.txt

25	01101810043	1	454.58	.00	.00	454.58
25	01101910175	1	441.71	.00	.00	441.71
25	01101910647	1	399.99	.00	.00	399.99
25	01102010889	1	399.99	.00	.00	399.99
25	01102110039	1	446.15	.00	.00	446.15
25	01102210398	1	399.99	.00	.00	399.99
25	01102311571	1	199.99	.00	.00	199.99
25	01102311572	1	50.00	.00	.00	50.00
26	01032210816	1	222.25	.00	.00	222.25
26	01036410667	1	503.12	.00	.00	503.12
26	01101110372	1	112.10	.00	.00	112.10
26	01101311821	1	99.95	.00	.00	99.95
26	01101810063	1	362.43	.00	.00	362.43
27	01034800683	1	118.86	.00	.00	118.86
27	01034800684	1	475.47	.00	.00	475.47
27	01100610939	1	399.99	.00	.00	399.99
27	01100612078	1	99.95	.00	.00	99.95
27	01102110698	1	399.99	.00	.00	399.99
27	02102510246	1	99.95	.00	.00	99.95
28	01035612942	1	115.52	.00	.00	115.52
28	01035612943	1	462.29	.00	.00	462.29
28	01101410175	1	99.95	.00	.00	99.95
28	01102010340	1	99.95	.00	.00	99.95
28	01102111754	1	99.95	.00	.00	99.95
28	01102612598	1	120.22	.00	.00	120.22
28	01102612599	1	481.10	.00	.00	481.10
28	01102710406	1	50.00	.00	.00	50.00
28	01102710448	1	99.95	.00	.00	99.95
28	01102711490	1	199.99	.00	.00	199.99
28	02034500653	1	462.64	.00	.00	462.64
28	02034500654	1	115.65	.00	.00	115.65

31 01035612945 1 [REDACTED] 2316 stmts.txt 120.51 .00 .00 120.51

CREDIT CARD MERCHANT STATEMENT

DATE: 01/31/2011 PAGE: 6

CODES: N FORM: 9

MERCHANT: [REDACTED] 2316

DBA: AUTO MARKETING GROUP

[REDACTED]-000

READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
31	01035612946	1	482.25	.00	.00	482.25
31	01101910174	1	110.37	.00	.00	110.37
31	01102810234	1	399.99	.00	.00	399.99
31	01102910271	1	299.99	.00	.00	299.99
31	02102710707	1	58.77	.00	.00	58.77
31	02102710708	1	235.30	.00	.00	235.30
CHBK/REJ TOTALS:		191	43,128.15	7,730.57	.00	35,397.58

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	0	.00	DB ADJ :	0	.00
CREDITS:	0	.00	CR ADJ :	0	.00
TOTAL :	0	.00	TOTAL :	0	.00

----- OTHER FEES *-----*

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 00000			
6852 NSF FEES	13	15.0000	195.00
6929 IC RETRVLS	14	5.0000	70.00
6930 IC CHGBCK	128	15.0000	1,920.00

TOTAL OTHER FEES : 2,185.00

YOUR ACCOUNT HAS BEEN DEBITED : 2,185.00

----- MESSAGES -----

UNDER RECENTLY EFFECTIVE FEDERAL LAW, CREDIT CARD PROCESSING COMPANIES ARE REQUIRED TO SUBMIT GROSS SALES INFORMATION REPORTING TO THE IRS FOR EACH MERCHANT. THE FIRST INFORMATION REPORTS WILL TAKE PLACE IN JANUARY 2012 FOR SALES IN 2011. TO ENSURE THAT INFORMATION IS REPORTED ACCURATELY, AND TO AVOID BACKUP WITHHOLDING OF MERCHANT DEPOSITS, MERCHANT TAX INFORMATION IN OUR FILES IS BEING COMPARED WITH IRS RECORDS. IF YOUR TAX INFORMATION DOES NOT MATCH, YOU WILL BE CONTACTED AND GIVEN THE OPPORTUNITY TO MAKE AN UPDATE.

THE DEBIT NETWORKS ACCEL, AFFN, AND STAR HAVE ANNOUNCED SEVERAL

CREDIT CARD MERCHANT STATEMENT

DATE: 01/31/2011 PAGE: 7

2316 stmts.txt

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

CHANGES TO THEIR DEBIT NETWORK PRICING EFFECTIVE FEBRUARY 1, 2011.

THE CHANGED FEES ARE AS FOLLOWS:

ACCEL'S PINLESS MAXIMUM PREMIUM RATE WILL BE \$1.78 PER TRANSACTION. ALL OTHER ACCEL RATES REMAIN UNCHANGED.

AFFN HAS ANNOUNCED THE FOLLOWING RATE MODIFICATIONS:

- * RETAIL MERCHANTS WILL BE BILLED AT 0.75% + \$0.185 PER TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$0.835.
- * SUPERMARKET MERCHANTS WILL BE BILLED AT \$0.235 PER TRANSACTION.
- * MAJOR MERCHANTS WILL BE BILLED AT 0.60% + \$0.135 PER TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$0.535.
- * A NEW INTERCHANGE LEVEL FOR QSR IS BEING IMPLEMENTED AT 1.25% + \$0.16 PER TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$0.485.

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* THE AFFN RETURN FEE REMAINS UNCHANGED AT \$.035 PER TRANSACTION.

STAR HAS ANNOUNCED THE FOLLOWING RATE MODIFICATIONS:

- * RETAIL MERCHANTS WILL BE BILLED AT 0.80% + \$0.2275 PER TRANSACTION.
- * SUPERMARKET MERCHANTS WILL BE BILLED AT \$0.3175 PER TRANSACTION.
- * RETAIL PREMIUM TRANSACTIONS WILL BE BILLED AT 0.80% + \$0.3025 PER TRANSACTION.
- * MEDICAL RETAILER PREMIUM TRANSACTIONS WILL BE BILLED AT 1.20% + \$0.3175 PER TRANSACTION.
- * SMALL TICKET PREMIUM TRANSACTIONS WILL BE BILLED AT 1.25% + \$0.2675 PER TRANSACTION.
- * QUICK SERVICE RESTAURANT (QSR) PREMIUM TRANSACTIONS WILL BE BILLED AT 1.25% + \$0.2675 PER TRANSACTION.
- * SUPERMARKET PREMIUM TRANSACTIONS WILL BE BILLED AT \$0.3925 PER TRANSACTION.
- * PETROLEUM PREMIUM TRANSACTIONS WILL BE BILLED AT 0.80% + \$0.2475 PER TRANSACTION.
- * PINLESS PREMIUM TRANSACTIONS WILL BE BILLED AT 0.65% + \$0.2475 PER TRANSACTION.
- * PINLESS MAXIMUM PREMIUM TRANSACTIONS WILL BE BILLED AT \$2.1175 PER TRANSACTION.
- * ALL OTHER STAR FEES REMAIN UNCHANGED.

CREDIT CARD MERCHANT STATEMENT

DATE: 02/28/2011 PAGE: 1

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	01032400050	1	99.95	.00	.00	99.95
01	01032400051	1	399.99	.00	.00	399.99
01	01035812751	1	468.55	.00	.00	468.55
01	01035812752	1	117.09	.00	.00	117.09
01	01035910124	1	99.95	.00	.00	99.95
01	01035911775	1	107.19	.00	.00	107.19
01	01101410318	1	99.95	.00	.00	99.95
01	01101410843	1	399.99	.00	.00	399.99
01	01102911892	1	75.00	.00	.00	75.00
01	02033611417	1	99.95	.00	.00	99.95
01	02102910586	1	445.67	.00	.00	445.67
02	01102810042	1	117.92	.00	.00	117.92
02	01102810051	1	478.95	.00	.00	478.95
02	02103110348	1	423.48	.00	.00	423.48
02	02103110349	1	105.82	.00	.00	105.82
03	01031300855	1	451.99	.00	.00	451.99
03	01100510154	1	121.26	.00	.00	121.26
03	01100510155	1	485.11	.00	.00	485.11

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03	01102712536	1	230.35	.00	.00	230.35
03	01103210225	1	99.95	.00	.00	99.95
03	01103210504	1	399.99	.00	.00	399.99
03	02034111134	1	99.95	.00	.00	99.95
03	02103210830	1	427.34	.00	.00	427.34
03	02103210853	1	110.23	.00	.00	110.23
03	02103210854	1	441.16	.00	.00	441.16
03	02103210892	1	447.35	.00	.00	447.35
03	02103210893	1	111.78	.00	.00	111.78
04	02103210831	1	106.79	.00	.00	106.79
07	01034510088	1	459.26	.00	.00	459.26
07	01101212181	1	109.75	.00	.00	109.75
07	01101212182	1	439.24	.00	.00	439.24
07	01102012069	1	99.95	.00	.00	99.95
07	01102612429	1	119.79	.00	.00	119.79
07	01102712535	1	57.54	.00	.00	57.54
07	01103510060	1	118.36	.00	.00	118.36
07	01103510061	1	473.46	.00	.00	473.46
07	02035711420	1	99.95	.00	.00	99.95

CREDIT CARD MERCHANT STATEMENT

DATE: 02/28/2011 PAGE: 2

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

2316 stmts.txt
375 N. STEPHANIE STREET
SUITE 1411
HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
07	02036500470	1	399.99	.00	.00	399.99
07	02036500471	1	99.95	.00	.00	99.95
07	02103410113	1	99.95	.00	.00	99.95
07	02103510991	1	112.99	.00	.00	112.99
07	02103510992	1	451.99	.00	.00	451.99
08	01102810043	1	471.68	.00	.00	471.68
08	01102811523	1	99.95	.00	.00	99.95
08	01103610282	1	99.95	.00	.00	99.95
08	01103610797	1	399.99	.00	.00	399.99
08	02033711320	1	112.95	.00	.00	112.95
09	01034810956	1	399.99	.00	.00	399.99
09	01034811035	1	99.95	.00	.00	99.95
09	02033711319	1	451.99	.00	.00	451.99
10	01034212180	1	99.95	.00	.00	99.95
10	01100601103	1	99.99	.00	.00	99.99
10	01101512312	1	104.95	.00	.00	104.95
10	01101512313	1	419.99	.00	.00	419.99
10	02028900162	1	99.95	.00	.00	99.95
10	02028900163	1	399.99	.00	.00	399.99
11	01103910038	1	113.61	.00	.00	113.61
11	02104010085	1	461.93	.00	.00	461.93
14	01103710880	1	399.99	.00	.00	399.99

2316 stmts.txt

14	01103910205	1	99.95	.00	.00	99.95
14	01104112627	1	120.73	.00	.00	120.73
14	01104112628	1	483.12	.00	.00	483.12
14	02034710392	1	104.95	.00	.00	104.95
15	01033210697	1	399.99	.00	.00	399.99
15	01035011891	1	399.99	.00	.00	399.99
15	01104110111	1	118.63	.00	.00	118.63
15	01104110112	1	474.73	.00	.00	474.73
15	01104212808	1	472.93	.00	.00	472.93
15	01104212809	1	118.18	.00	.00	118.18
15	01104410978	1	99.95	.00	.00	99.95
15	01104411479	1	399.99	.00	.00	399.99
16	01102110115	1	113.55	.00	.00	113.55
16	01102110116	1	454.50	.00	.00	454.50
16	01104210058	1	109.41	.00	.00	109.41

CREDIT CARD MERCHANT STATEMENT

DATE: 02/28/2011 PAGE: 3

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
17	01100812238	1	112.95	.00	.00	112.95
17	01102010340	1	99.95	.00	.00	99.95
17	01102010889	1	399.99	.00	.00	399.99
17	01102111861	1	399.99	.00	.00	399.99
17	02035611249	1	451.99	.00	.00	451.99
17	02035611250	1	112.94	.00	.00	112.94
17	02036400789	1	434.56	.00	.00	434.56
17	02101400504	1	399.99	.00	.00	399.99
17	02101500548	1	428.05	.00	.00	428.05
18	01034410847	1	399.99	.00	.00	399.99
18	01100510671	1	399.99	.00	.00	399.99
18	01104210059	1	437.84	.00	.00	437.84
18	01104311356	1	99.95	.00	.00	99.95
18	01104311856	1	399.99	.00	.00	399.99
18	02104110609	1	99.95	.00	.00	99.95
18	02104110610	1	399.99	.00	.00	399.99
18	02104710082	1	99.95	.00	.00	99.95
18	02104710145	1	99.95	.00	.00	99.95
18	02104710146	1	399.99	.00	.00	399.99
21	01100410187	1	399.99	.00	.00	399.99
21	02035711419	1	399.99	.00	.00	399.99
21	02101400505	1	99.95	.00	.00	99.95
21	02101500547	1	106.96	.00	.00	106.96
22	01034412208	1	99.95	.00	.00	99.95
22	01036210143	1	99.95	.00	.00	99.95
22	01036210252	1	399.99	.00	.00	399.99

[REDACTED] 2316 stmts.txt

22	01104211668	1	99.95	.00	.00	99.95
22	01104212278	1	399.99	.00	.00	399.99
22	01104910805	1	399.99	.00	.00	399.99
22	01104910913	1	75.00	.00	.00	75.00
22	01105012352	1	479.13	.00	.00	479.13
22	02105010141	1	399.99	.00	.00	399.99
23	01103400703	1	399.99	.00	.00	399.99
23	01103400704	1	99.95	.00	.00	99.95
23	01104711244	1	99.95	.00	.00	99.95
24	01100811343	1	99.95	.00	.00	99.95
24	01104710044	1	452.46	.00	.00	452.46

CREDIT CARD MERCHANT STATEMENT

DATE: 02/28/2011 PAGE: 4

CODES: N FORM: 9

MERCHANT: [REDACTED] 2316

DBA: AUTO MARKETING GROUP

[REDACTED]-000

HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

-----CHARGEBACKS/REJECTS-----											
DAY	REF NO.	ITEMS	\$---	AMOUNT	---	\$ \$	CREDITS\$	\$-	DISC	-\$	\$--- AMOUNT ----
24	01104710070	1		479.56			.00		.00		479.56
24	01104711243	1		399.99			.00		.00		399.99
24	01104910912	1		299.99			.00		.00		299.99
24	01104911993	1		399.99			.00		.00		399.99
25	01104911418	1		99.95			.00		.00		99.95
25	02035611248	1		112.95			.00		.00		112.95
28	01102010164	1		354.00			.00		.00		354.00
28	01102311571	1		199.99			.00		.00		199.99
28	01102311572	1		50.00			.00		.00		50.00
28	01105411051	1		99.95			.00		.00		99.95
28	01105510053	1		111.18			.00		.00		111.18
28	01105510054	1		444.94			.00		.00		444.94
28	01105510129	1		109.64			.00		.00		109.64
28	01105510130	1		438.73			.00		.00		438.73
CHBK/REJ TOTALS:		125		32,414.26			.00		.00		32,414.26
----- DEPOSIT ITEM SUMMARY *-----*											
SALES :		0		.00		DB ADJ :			0		.00
CREDITS:		0		.00		CR ADJ :			0		.00
TOTAL :		0		.00		TOTAL :			0		.00
----- OTHER FEES *-----*											
CARD CHARGE DESCRIPTION				NUMBER		RATE		FEES			
FOR OUTLET 00000											
6929	IC RETRVLS			4		5.0000		20.0			
6930	IC CHGBCK			78		15.0000		1,170.0			
TOTAL OTHER FEES :										1,190.00	
YOUR ACCOUNT HAS BEEN DEBITED :										1,190.00	
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CREDIT CARD MERCHANT STATEMENT

DATE: 03/31/2011 PAGE: 1

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	01105410246	1	399.99	.00	.00	399.99
02	01105610284	1	199.99	.00	.00	199.99
02	01105611372	1	50.00	.00	.00	50.00
03	01102612599	1	481.10	.00	.00	481.10
04	02106010872	1	399.99	.00	.00	399.99
04	02106010873	1	99.95	.00	.00	99.95
07	01103210225	1	99.95	.00	.00	99.95
07	01106210237	1	399.99	.00	.00	399.99

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07	01106210800	1	██████████ 2316 stmts.txt	99.94	.00	.00	99.94
07	01106211313	1		399.99	.00	.00	399.99
07	02106211053	1		451.99	.00	.00	451.99
07	02106211054	1		112.99	.00	.00	112.99
08	01106410138	1		481.96	.00	.00	481.96
08	01106410139	1		120.48	.00	.00	120.48
09	01102110039	1		419.99	.00	.00	419.99
09	02106610051	1		104.95	.00	.00	104.95
09	02106610052	1		419.99	.00	.00	419.99
10	01104311856	1		399.99	.00	.00	399.99
14	01106210114	1		481.05	.00	.00	481.05
14	01106910074	1		113.52	.00	.00	113.52
14	01106910075	1		454.29	.00	.00	454.29
14	02101411068	1		104.95	.00	.00	104.95
14	02101411069	1		419.99	.00	.00	419.99
14	02106910068	1		399.99	.00	.00	399.99
14	02106911078	1		104.95	.00	.00	104.95
14	02107011055	1		104.95	.00	.00	104.95
14	02107011056	1		419.99	.00	.00	419.99
15	01103510060	1		112.99	.00	.00	112.99
15	01103510061	1		451.99	.00	.00	451.99
18	01102711490	1		199.99	.00	.00	199.99
21	01107610021	1		120.36	.00	.00	120.36
21	02107710145	1		399.99	.00	.00	399.99
22	01107610022	1		481.49	.00	.00	481.49
22	01107710832	1		399.99	.00	.00	399.99
22	02107810535	1		399.99	.00	.00	399.99
22	02107810536	1		99.95	.00	.00	99.95
24	01104311356	1		99.95	.00	.00	99.95

CREDIT CARD MERCHANT STATEMENT

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CODES: N FORM: 9

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MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
24	01106910074	1	.00	113.52	.00	113.52-
24	01106910075	1	.00	454.29	.00	454.29-
24	02106910068	1	.00	399.99	.00	399.99-
24	02106911078	1	.00	104.95	.00	104.95-
25	01032110756	1	451.24	.00	.00	451.24
25	01035612298	1	399.99	.00	.00	399.99
25	02107011055	1	.00	104.95	.00	104.95-
28	01108212446	1	480.33	.00	.00	480.33
28	01108310196	1	99.95	.00	.00	99.95
28	01108311508	1	399.99	.00	.00	399.99
28	02036500470	1	399.99	.00	.00	399.99
28	02036500471	1	99.95	.00	.00	99.95

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28 02108110798	1	██████████ 2316 stmts.txt	99.95	.00	.00	99.95
31 01108810246	1		399.99	.00	.00	399.99
31 02107710145	1		.00	399.99	.00	399.99-

CHBK/REJ TOTALS: 52 13,344.98 1,577.69 .00 11,767.29

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	0	.00	DB ADJ :	0	.00
CREDITS:	0	.00	CR ADJ :	0	.00
TOTAL :	0	.00	TOTAL :	0	.00

----- OTHER FEES *-----*

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 00000			
6929 IC RETRVLS	2	5.0000	10.00
6930 IC CHGBCK	42	15.0000	630.00
TOTAL OTHER FEES :			640.00

YOUR ACCOUNT HAS BEEN DEBITED : 640.00

----- MESSAGES -----

PLEASE BE ADVISED THE ASSOCIATIONS HAVE ANNOUNCED CERTAIN RATE INCREASES AND NEW FEE CATEGORIES TO BE EFFECTIVE APRIL 2011. FOLLOWING SUCH CHANGES, EFFECTIVE AS OF THE SAME DATE, MERCHANTS MAY SEE INCREASES TO THEIR INTERCHANGE RATES AS APPLICABLE, AS

CREDIT CARD MERCHANT STATEMENT

DATE: 03/31/2011 PAGE: 3

CODES: N FORM: 9

MERCHANT: ██████████ 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

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375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

WELL AS CHANGES TO THE INTERCHANGE CATEGORIES FOR CERTAIN
TRANSACTIONS. IN ADDITION, MERCHANTS MAY SEE A NEW MASTERCARD
ASSESSMENT FEE FOR SALES OVER \$1000.00, WHICH APPEAR AS A SEPARATE
LINE ITEM ON THE MERCHANT STATEMENT AND IS BEING PASSED THROUGH AT
COST.

IN ADDITION, NYCE HAS ANNOUNCED A NEW INFRASTRUCTURE ASSESSMENT
FEE OF \$0.005 THAT WILL BE IMPLEMENTED ON ALL TRANSACTION TYPES
FOR NYCE AND NYCE PREMIER TRANSACTIONS EFFECTIVE ON APRIL 1ST,
2011. AS A RESULT, MERCHANTS ACCEPTING NYCE DEBIT CARD
TRANSACTIONS WILL SEE AN INCREASE OF \$0.005 TO THEIR EXISTING
DEBIT NETWORK FEE FOR THIS NETWORK. MOST DISCOUNT RATE MERCHANTS
WILL SEE NO CHANGE TO THEIR DISCOUNT RATE.

CREDIT CARD MERCHANT STATEMENT

DATE: 04/29/2011 PAGE: 1

CODES: N FORM: 9

2316 stmts.txt

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	01108910106	1	452.63	.00	.00	452.63
04	01032312650	1	476.34	.00	.00	476.34
04	01104210059	1	419.99	.00	.00	419.99
04	01108910105	1	113.11	.00	.00	113.11
04	01109110579	1	99.95	.00	.00	99.95
05	01032210818	1	454.26	.00	.00	454.26
05	01109210731	1	399.99	.00	.00	399.99
05	01109311016	1	399.99	.00	.00	399.99
06	01109310042	1	99.95	.00	.00	99.95
07	01108810247	1	99.95	.00	.00	99.95
07	01109210063	1	112.79	.00	.00	112.79
08	01109610350	1	399.99	.00	.00	399.99
08	02102100582	1	399.99	.00	.00	399.99

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11	02109811215	1	419.99	.00	.00	419.99
11	02109910645	1	113.54	.00	.00	113.54
11	02109910646	1	454.33	.00	.00	454.33
12	01109610164	1	451.32	.00	.00	451.32
12	01109810171	1	99.95	.00	.00	99.95
12	01109811310	1	399.99	.00	.00	399.99
12	01109910045	1	497.08	.00	.00	497.08
12	01109910718	1	99.95	.00	.00	99.95
13	01109311016	1	.00	399.99	.00	399.99-
13	01110210229	1	399.99	.00	.00	399.99
13	01110210398	1	99.95	.00	.00	99.95
14	01108810247	1	.00	99.95	.00	99.95-
14	01109210063	1	.00	112.79	.00	112.79-
14	01109310042	1	.00	99.95	.00	99.95-
14	01110210064	1	454.06	.00	.00	454.06
14	01110210065	1	113.47	.00	.00	113.47
14	01110210066	1	465.89	.00	.00	465.89
14	01110210067	1	116.42	.00	.00	116.42
15	01106910074	1	114.40	.00	.00	114.40
15	01106910075	1	457.84	.00	.00	457.84
19	01109610164	1	.00	451.32	.00	451.32-
19	01109810171	1	.00	99.95	.00	99.95-
19	01109910718	1	.00	99.95	.00	99.95-
19	02102100582	1	.00	399.99	.00	399.99-

CREDIT CARD MERCHANT STATEMENT

DATE: 04/29/2011 PAGE: 2

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT	---\$ \$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT
20	01109610350	1	.00	399.99	.00	399.99-
20	01109910045	1	.00	497.08	.00	497.08-
20	01110510777	1	99.95	.00	.00	99.95
20	01110511294	1	399.99	.00	.00	399.99
20	01110910122	1	493.33	.00	.00	493.33
21	01106210115	1	123.66	.00	.00	123.66
22	01111011223	1	399.99	.00	.00	399.99
25	02107600599	1	455.10	.00	.00	455.10
25	02107600600	1	113.72	.00	.00	113.72
25	02111111911	1	399.99	.00	.00	399.99
26	02111310544	1	91.14	.00	.00	91.14
26	02111310545	1	364.54	.00	.00	364.54
27	01110510777	1	.00	99.95	.00	99.95-
27	01110511294	1	.00	399.99	.00	399.99-
CHBK/REJ TOTALS:		51	11,628.51	3,160.90	.00	8,467.61

2316 stmts.txt

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	0	.00	DB ADJ :	0	.00
CREDITS:	0	.00	CR ADJ :	0	.00
TOTAL :	0	.00	TOTAL :	0	.00

YOUR ACCOUNT HAS BEEN DEBITED : .00

----- MESSAGES -----

PLEASE BE ADVISED THE ASSOCIATIONS HAVE ANNOUNCED CERTAIN RATE INCREASES AND NEW FEE CATEGORIES TO BE EFFECTIVE APRIL 2011. FOLLOWING SUCH CHANGES, EFFECTIVE AS OF THE SAME DATE, MERCHANTS MAY SEE INCREASES TO THEIR INTERCHANGE RATES AS APPLICABLE, AS WELL AS CHANGES TO THE INTERCHANGE CATEGORIES FOR CERTAIN TRANSACTIONS. IN ADDITION, MERCHANTS MAY SEE A NEW MASTERCARD ASSESSMENT FEE FOR SALES OVER \$1000.00, WHICH APPEAR AS A SEPARATE LINE ITEM ON THE MERCHANT STATEMENT AND IS BEING PASSED THROUGH AT COST.

CREDIT CARD MERCHANT STATEMENT

DATE: 05/31/2011 PAGE: 1

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

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MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET
SUITE 1411
HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
02	02111910656	1	444.70	.00	.00	444.70
02	02111910657	1	111.12	.00	.00	111.12
03	02111111911	1	.00	399.99	.00	399.99-
05	02111310544	1	.00	91.14	.00	91.14-
05	02111310545	1	.00	364.54	.00	364.54-
06	01111810211	1	399.99	.00	.00	399.99
09	01109610350	1	399.99	.00	.00	399.99
09	01112510053	1	499.17	.00	.00	499.17
09	01112610096	1	452.80	.00	.00	452.80
09	02106911078	1	104.95	.00	.00	104.95
09	02112510607	1	115.50	.00	.00	115.50
09	02112510608	1	462.25	.00	.00	462.25
11	01111812034	1	99.95	.00	.00	99.95
11	01112510052	1	124.73	.00	.00	124.73
13	02107011055	1	104.95	.00	.00	104.95
16	01111810211	1	.00	399.99	.00	399.99-
18	02111910657	1	.00	111.12	.00	111.12-
19	01111812034	1	.00	99.95	.00	99.95-
24	01112510052	1	.00	124.73	.00	124.73-
24	01112510053	1	.00	499.17	.00	499.17-
24	01112610096	1	.00	452.80	.00	452.80-

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24 02112510607	1	.00	115.50	.00	115.50-
26 01113110038	1	125.71	.00	.00	125.71
26 01113110039	1	503.06	.00	.00	503.06
30 01113410813	1	99.95	.00	.00	99.95
30 01113411398	1	399.99	.00	.00	399.99

CHBK/REJ TOTALS: 26 4,448.81 2,658.93 .00 1,789.88

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	0	.00	DB ADJ :	0	.00
CREDITS:	0	.00	CR ADJ :	0	.00
TOTAL :	0	.00	TOTAL :	0	.00

CREDIT CARD MERCHANT STATEMENT

DATE: 05/31/2011 PAGE: 2

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

*- INFORMATION ADVICE -

-----		OTHER FEES	*-----*	
CARD CHARGE DESCRIPTION		NUMBER	RATE	FEES
FOR OUTLET 00000				
6929	IC RETRVLS	2	5.0000	10.00
6930	IC CHGBCK	51	15.0000	765.00
TOTAL OTHER FEES :				775.00
YOUR ACCOUNT HAS BEEN DEBITED :				775.00

----- MESSAGES -----

EFFECTIVE JUNE 2011, MASTERCARD IS INTRODUCING A NEW FEE ASSOCIATED WITH AN OPTIONAL AUTHORIZATION SERVICE THAT ALLOWS MERCHANTS TO PERFORM ZERO DOLLAR ACCOUNT STATUS CHECKS TO VALIDATE THAT A CARDHOLDER ACCOUNT IS OPEN AND NOT LISTED IN THE ELECTRONIC WARNING BULLETIN. THIS NEW FEE WILL BE APPLIED ONLY TO SUCH ZERO DOLLAR ACCOUNT STATUS CHECKS, WILL APPEAR AS 'MC AVS ONLY FEE' AND ON A SEPARATE LINE ITEM ON THE MONTHLY MERCHANT STATEMENT, AND MAY INCLUDE FEES IMPOSED BY MASTERCARD AND GLOBAL PAYMENTS.

CREDIT CARD MERCHANT STATEMENT

DATE: 06/30/2011 PAGE: 1

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MERCHANT: 2316

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READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

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*- INFORMATION ADVICE -

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*----- CHARGEBACKS/REJECTS -----*
DAY   REF NO.   ITEMS $--- AMOUNT ---$ $ CREDITS$ $- DISC -$ $--- AMOUNT ----
01 01112510052   1      124.73      .00      .00      124.73
01 01112510053   1      499.17      .00      .00      499.17
01 01113110038   1         .00     125.71      .00     125.71-
01 01113410813   1         .00      99.95      .00      99.95-
01 01113411398   1         .00     399.99      .00     399.99-
06 01114112329   1      456.06      .00      .00      456.06
06 02111310545   1      364.54      .00      .00      364.54
09 01114100006   1      399.99      .00      .00      399.99
13 01114810761   1      399.99      .00      .00      399.99
14 01114112329   1         .00     456.06      .00     456.06-
16 01107710830   1      399.99      .00      .00      399.99
27 01116110094   1      444.43      .00      .00      444.43
27 02117510757   1       84.58      .00      .00      84.58
27 02117510758   1      338.28      .00      .00      338.28
29 02117810073   1      419.99      .00      .00      419.99

CHBK/REJ TOTALS:  15      3,931.75  1,081.71      .00      2,850.04

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2316 stmts.txt
----- DEPOSIT ITEM SUMMARY *-----*

SALES :	0	.00	DB ADJ :	0	.00
CREDITS:	0	.00	CR ADJ :	0	.00
TOTAL :	0	.00	TOTAL :	0	.00

----- OTHER FEES *-----*

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 00000			
6929 IC RETRVLS	2	5.0000	10.00
6930 IC CHGBCK	8	15.0000	120.00
TOTAL OTHER FEES :			130.00

YOUR ACCOUNT HAS BEEN DEBITED : 130.00

CREDIT CARD MERCHANT STATEMENT

DATE: 07/29/2011 PAGE: 1

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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HSBC BANK USA, N.A.

READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

HENDERSON, NV 89014

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	01113110038	1	114.95	.00	.00	114.95
05	01113411398	1	399.99	.00	.00	399.99
08	02118810959	1	.00	137.90	.00	137.90-
13	01117910156	1	399.99	.00	.00	399.99
13	01117910252	1	99.95	.00	.00	99.95
14	01118110072	1	480.46	.00	.00	480.46
14	02118911051	1	99.95	.00	.00	99.95
14	02118911052	1	399.99	.00	.00	399.99
15	01114112329	1	456.06	.00	.00	456.06
15	01118113315	1	118.53	.00	.00	118.53
25	01113410813	1	99.95	.00	.00	99.95

CHBK/REJ TOTALS: 11 2,669.82 137.90 .00 2,531.92

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	0	.00	DB ADJ :	0	.00
CREDITS:	0	.00	CR ADJ :	0	.00
TOTAL :	0	.00	TOTAL :	0	.00

----- OTHER FEES *-----*

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 00000			
6929 IC RETRVL	1	5.0000	5.00
6930 IC CHGBCK	6	15.0000	90.00
TOTAL OTHER FEES :			95.00

YOUR ACCOUNT HAS BEEN DEBITED : 95.00

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----- MESSAGES -----

THE DEBIT NETWORK SHAZAM HAS ANNOUNCED SEVERAL CHANGES TO THEIR
DEBIT NETWORK PRICING EFFECTIVE AUGUST 1, 2011. THE CHANGED FEES
ARE AS FOLLOWS:

* RETAIL MERCHANTS WILL BE BILLED AT 0.85% + \$0.22 PER
TRANSACTION.

* SUPERMARKET MERCHANTS WILL BE BILLED AT 0.90% + \$0.22 PER
TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$0.41.

CREDIT CARD MERCHANT STATEMENT

DATE: 07/29/2011 PAGE: 2

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READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

SUITE 1411

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* SMALL TICKET TRANSACTIONS WILL BE BILLED AT 1.25% + \$0.11 PER
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TRANSACTION.

- * QUICK SERVICE RESTAURANT (QSR) PREMIUM TRANSACTIONS WILL BE BILLED AT 1.25% + \$0.11 PER TRANSACTION.
- * PETROLEUM TRANSACTIONS WILL BE BILLED AT 0.80% + \$0.19 PER TRANSACTION.
- * RETURNS WILL BE BILLED AT \$0.06 PER TRANSACTION.

THE DEBIT NETWORK JEANIE HAS ANNOUNCED SEVERAL CHANGES TO THEIR DEBIT NETWORK PRICING EFFECTIVE AUGUST 1, 2011. THE CHANGED FEES ARE AS FOLLOWS:

- * RETAIL MERCHANTS WILL BE BILLED AT 0.80% + \$0.245 PER TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$10.045.
- * SUPERMARKET MERCHANTS WILL BE BILLED AT \$0.405 PER TRANSACTION.
- * QUICK SERVICE RESTAURANT (QSR) TRANSACTIONS WILL BE BILLED AT 1.25% + \$0.21 PER TRANSACTION WITH A MAXIMUM TRANSACTION FEE OF \$10.04.
- * RETURNS WILL BE BILLED AT \$0.055 PER TRANSACTION.

CREDIT CARD MERCHANT STATEMENT

DATE: 08/31/2011 PAGE: 1

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

HSBC BANK USA, N.A.

MATT LOEWEN
375 N. STEPHANIE STREET
SUITE 1411
HENDERSON, NV 89014

*- INFORMATION ADVICE -

----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	02120710159	1	399.99	.00	.00	399.99
26	01122310060	1	455.71	.00	.00	455.71
CHBK/REJ TOTALS:		2	855.70	.00	.00	855.70

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	0	.00	DB ADJ :	0	.00
CREDITS:	0	.00	CR ADJ :	0	.00
TOTAL :	0	.00	TOTAL :	0	.00

----- OTHER FEES *-----*

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 00000			
6930 IC CHGBCK	2	15.0000	30.00
TOTAL OTHER FEES :			30.00

YOUR ACCOUNT HAS BEEN DEBITED : 30.00

----- MESSAGES -----

[REDACTED] 2316 stmts.txt

IN OCTOBER 2010, BOTH MASTERCARD AND VISA ENTERED INTO A PROPOSED
CONSENT DECREE AND FINAL JUDGMENT WITH THE DEPARTMENT OF JUSTICE
THAT REQUIRED BOTH PAYMENT CARD NETWORKS TO MODIFY THEIR POLICIES
AND PROCEDURES REGARDING THE MERCHANT'S ABILITY TO RECOMMEND ANY
PREFERRED CARD BRAND OR CARD TYPE IN UNITED STATES. THE CONSENT
DECREE AND FINAL JUDGMENT REQUIRES THAT BOTH CARD SCHEMES DIRECT
THEIR ACQUIRERS TO PROVIDE US AND US TERRITORY MERCHANTS WITH
NOTICE OF THE FINAL JUDGMENT AND A DESCRIPTION OF THE THEIR RULES
CHANGES AND THE POS PRACTICES THAT MERCHANTS ARE EXPRESSLY
PERMITTED TO ENGAGE IN PURSUANT TO THE TERMS OF THE JUDGMENT. THE
DESCRIPTION OF THE RULES CHANGES CAN BE FOUND AT THE FOLLOWING
LINKS:

MASTERCARD

[HTTP://WWW.GLOBALPAYMENTSINC.COM/MCFINALRULING.HTML](http://www.globalpaymentsinc.com/MCFINALRULING.HTML)

VISA

[HTTP://WWW.GLOBALPAYMENTSINC.COM/VISAFINALRULING.HTML](http://www.globalpaymentsinc.com/VISAFINALRULING.HTML)

CREDIT CARD MERCHANT STATEMENT

DATE: 08/31/2011 PAGE: 2

CODES: N FORM: 9

MERCHANT: [REDACTED] 2316

DBA: AUTO MARKETING GROUP

[REDACTED]-000

READYPAY SERVICE

MATT LOEWEN

HSBC BANK USA, N.A.

375 N. STEPHANIE STREET

2316 stmts.txt
SUITE 1411

HENDERSON, NV 89014

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THE DEPARTMENT OF JUSTICE HAS PROVIDED A LINK TO THE FINAL
JUDGMENT:

. [HTTP://WWW.JUSTICE.GOV/ATR/CASES/F273100/273170.PDF](http://www.justice.gov/atr/cases/f273100/273170.pdf)

THE DEPARTMENT OF JUSTICE CONSENT DECREE PERMITS MERCHANTS TO
STEER CUSTOMERS TO OTHER FORMS OF PAYMENT BY VARIOUS METHODS
DESCRIBED IN THE RULES CHANGES DISCUSSED HEREIN. HOWEVER,
MERCHANTS THAT CHOOSE TO ACCEPT MASTERCARD OR VISA CREDIT CARDS
MUST CONTINUE TO ACCEPT FOR PAYMENT ALL PROPERLY PRESENTED
MASTERCARD OR VISA CARDS. IN ADDITION, MERCHANTS ARE NOT PERMITTED
TO SURCHARGE CONSUMERS WHO USE MASTERCARD OR VISA CARDS.

CREDIT CARD MERCHANT STATEMENT

DATE: 09/30/2011 PAGE: 1

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE
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HSBC BANK USA, N.A.

MATT LOEWEN
375 N. STEPHANIE STREET
SUITE 1411
HENDERSON, NV 89014

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
01	01123710103	1	111.94	.00	.00	111.94
16	02111310545	1	.00	364.54	.00	364.54-
CHBK/REJ TOTALS:		2	111.94	364.54	.00	252.60-

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	0	.00	DB ADJ :	0	.00
CREDITS:	0	.00	CR ADJ :	0	.00
TOTAL :	0	.00	TOTAL :	0	.00

YOUR ACCOUNT HAS BEEN DEBITED : .00

----- MESSAGES -----

EFFECTIVE WITH THE SEPTEMBER 2011 MERCHANT STATEMENT, MERCHANTS
MAY BEGIN SEEING A SEPARATE BILLING LINE ITEM FOR MASTERCARD
MISUSE OF AUTHORIZATION SYSTEM FEES, WHICH WILL BE PASSED THROUGH
AT COST. THE MISUSE OF AUTHORIZATION SYSTEM FEE IS AN
AUTHORIZATION PENALTY ASSESSED BY MASTERCARD ON ANY APPROVED
AUTHORIZATION THAT WAS NOT SETTLED FOR PAYMENT WITHIN 120 DAYS OR

2316 stmts.txt
WAS NOT PROPERLY REVERSED.

PLEASE BE ADVISED THAT THE CARD ASSOCIATIONS HAVE ANNOUNCED CERTAIN RATE CHANGES AS WELL AS SEVERAL NEW INTERCHANGE CATEGORIES TO BE EFFECTIVE OCTOBER 2011. FOLLOWING SUCH CHANGES, EFFECTIVE AS OF THE SAME DATE, MERCHANTS MAY SEE CHANGES TO INTERCHANGE OR DISCOUNT RATES APPLIED TO SIGNATURE DEBIT AND PREPAID TRANSACTIONS. MERCHANTS MAY ALSO BE AFFECTED BY CHANGES IN SURCHARGE QUALIFICATION AND APPLICABLE SURCHARGE RATE INCREASES. IN ADDITION, MERCHANTS WILL BE ASSESSED A MONTHLY \$2.50 REGULATORY COMPLIANCE FEE STARTING IN OCTOBER 2011 AS A RESULT OF INCREASED ACQUIRER COSTS ASSOCIATED WITH SEVERAL REGULATORY INITIATIVES.

UNDER RECENTLY EFFECTIVE FEDERAL LAW, PAYMENT CARD NETWORKS ARE REQUIRED TO SUBMIT GROSS SALES INFORMATION REPORTING (IRS FORM

CREDIT CARD MERCHANT STATEMENT

DATE: 09/30/2011 PAGE: 2

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

375 N. STEPHANIE STREET

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HENDERSON, NV 89014

*- INFORMATION ADVICE -

1099-K) TO THE IRS FOR EACH MERCHANT. THE FIRST INFORMATION REPORTS WILL TAKE PLACE IN JANUARY 2012 FOR SALES IN 2011. IF THERE IS A DISCREPANCY BETWEEN THE MERCHANT'S TAX IDENTIFICATION NUMBER AND THE BUSINESS LEGAL NAME PROVIDED TO ORION PAYMENT SYSTEMS AND THE INFORMATION MAINTAINED BY THE IRS, AS THE MERCHANT ACQUIRER GLOBAL PAYMENTS DIRECT WILL BE REQUIRED TO WITHHOLD 28% OF THE MERCHANT'S FUTURE PAYMENT CARD TRANSACTIONS STARTING IN 2012 AND REMIT THESE FUNDS TO THE IRS. ANY BACKUP WITHHOLDING PAYMENTS COLLECTED AND REMITTED TO THE IRS MAY BE OFFSET AGAINST THE MERCHANT'S TAXLIABILITY FOR 2012. TO MITIGATE THE RISK TO OUR MERCHANTS, GLOBAL PAYMENTS COMPARED MERCHANT TAX INFORMATION IN OUR FILES WITH IRS RECORDS. MERCHANTS IDENTIFIED AS MISSING TIN INFORMATION OR AS HAVING TAX INFORMATION THAT DID NOT MATCH WERE CONTACTED AND GIVEN THE OPPORTUNITY TO PROVIDE UPDATED INFORMATION.

CREDIT CARD MERCHANT STATEMENT

DATE: 12/30/2011 PAGE: 1

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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375 N. STEPHANIE STREET

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HENDERSON, NV 89014

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----- CHARGEBACKS/REJECTS -----

DAY	REF NO.	ITEMS	\$--- AMOUNT ---\$	\$ CREDITS\$	\$- DISC -\$	\$--- AMOUNT ----
14	01133610027	1	434.89	.00	.00	434.89

CHBK/REJ TOTALS:	1	434.89	.00	.00	434.89
------------------	---	--------	-----	-----	--------

----- DEPOSIT ITEM SUMMARY *-----*

SALES :	0	.00	DB ADJ :	0	.00
CREDITS:	0	.00	CR ADJ :	0	.00
TOTAL :	0	.00	TOTAL :	0	.00

YOUR ACCOUNT HAS BEEN DEBITED : .00

----- MESSAGES -----

THE DEBIT NETWORK ACCEL HAS ANNOUNCED SEVERAL CHANGES TO THEIR DEBIT NETWORK PRICING EFFECTIVE DECEMBER 2011. THE CHANGED FEES ARE AS FOLLOWS:

* ACCEL TRANSACTION FEES WILL BE INCREASED BY \$0.01 FOR EVERY CATEGORY.

* RETAIL TRANSACTIONS WILL BE BILLED AT 0.80% + \$0.22 PER TRANSACTION.

2316 stmts.txt

- * RETAIL PREMIUM TRANSACTIONS WILL BE BILLED AT 0.90% + \$0.265 PER TRANSACTION.
- * QUICK SERVICE RESTAURANT (QSR) TRANSACTIONS WILL BE BILLED AT .95% + \$0.19 PER TRANSACTION.
- * QUICK SERVICE RESTAURANT (QSR) PREMIUM TRANSACTIONS WILL BE BILLED AT 1.20% + \$0.225 PER TRANSACTION.
- * SUPERMARKET TRANSACTIONS WILL BE BILLED AT \$0.32 PER TRANSACTION.
- * SUPERMARKET PREMIUM TRANSACTIONS WILL BE BILLED AT \$0.395 PER TRANSACTION.
- * PETROLEUM TRANSACTIONS WILL BE BILLED AT 0.80% + \$0.20 PER TRANSACTION.
- * PETROLEUM PREMIUM TRANSACTIONS WILL BE BILLED AT 0.85% + \$0.215 PER TRANSACTION.
- * PINLESS UTILITY TRANSACTIONS WILL BE BILLED AT \$0.67 PER TRANSACTION.
- * PINLESS UTILITY PREMIUM TRANSACTIONS WILL BE BILLED AT \$0.70 PER TRANSACTION.

CREDIT CARD MERCHANT STATEMENT

DATE: 12/30/2011 PAGE: 2

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

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READYPAY SERVICE

MATT LOEWEN

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*- INFORMATION ADVICE -

- * ALL OTHER PINLESS ACTIVITY WILL BE ASSESSED 0.75%
+ \$0.22 PER TRANSACTION WITH A MAXIMUM TRANSACTION
FEE OF \$1.29.
- * PREMIUM TRANSACTIONS ON ALL OTHER PINLESS ACTIVITY WILL BE
ASSESSED 0.80% + \$0.29 PER TRANSACTION WITH A MAXIMUM
TRANSACTION FEE OF \$1.79.
- * REGULATED TRANSACTIONS WILL BE BILLED AT 0.05% + \$0.25 PER
TRANSACTION.
- * REGULATED TRANSACTIONS WITH THE FRAUD ADJUSTMENT WILL BE BILLED
AT 0.05% + \$0.26 PER TRANSACTION.
- * RETURNS WILL BE BILLED AT \$0.04 PER TRANSACTION.

THE DEBIT NETWORK INTERLINK HAS ANNOUNCED SEVERAL CHANGES TO THEIR
DEBIT NETWORK PRICING EFFECTIVE JANUARY 2012. THE CHANGED FEES
ARE AS FOLLOWS:

- * A NEW CATEGORY HAS BEEN ESTABLISHED FOR INTERLINK PRE-PAID PIN
DEBIT TRANSACTIONS.
- * INTERLINK PRE-PAID STANDARD TRANSACTIONS WILL BE BILLED AT 1.15%
+ \$0.185 PER TRANSACTION WITH NO MAXIMUM.
- * INTERLINK PRE-PAID SUPERMARKET TRANSACTIONS WILL BE BILLED AT
1.15% + \$0.185 PER TRANSACTION WITH A MAXIMUM FEE OF \$0.385.
- * INTERLINK PRE-PAID PETROLEUM TRANSACTIONS WILL BE BILLED AT
1.15% + \$0.185 PER TRANSACTION WITH A MAXIMUM FEE OF \$0.985.

2316 stmts.txt

MASTERCARD IS MODIFYING THE WAY THE NETWORK ACCESS AND BRAND USAGE FEE IS BILLED. CURRENTLY, THIS FEE IS ASSESSED ON ALL SETTLED TRANSACTIONS. EFFECTIVE JANUARY 2012 THIS FEE WILL BE ASSESSED ON ALL AUTHORIZATIONS FOR SALES TRANSACTIONS. BEGINNING WITH YOUR MERCHANT STATEMENT FOR TRANSACTIONS PROCESSED IN JANUARY 2012, THIS FEE WILL CONTINUE TO POST UNDER "SETTLEMENT/DISCOUNT" FOR ALL CREDITS AND RETURNS, WHILE THIS FEE WILL POST UNDER "OTHER FEES" FOR SETTLED TRANSACTIONS. ACCORDINGLY, WITH THIS CHANGE YOU MAY BEGIN SEEING AN ADDITIONAL BILLING ITEM UNDER "OTHER FEES" ON YOUR MERCHANT STATEMENT.

UNDER RECENTLY EFFECTIVE FEDERAL LAW, PAYMENT CARD NETWORKS ARE REQUIRED TO SUBMIT GROSS SALES INFORMATION REPORTING (IRS FORM 1099-K) TO THE IRS FOR EACH MERCHANT. THE FIRST INFORMATION

CREDIT CARD MERCHANT STATEMENT

DATE: 12/30/2011 PAGE: 3

CODES: N FORM: 9

MERCHANT: 2316

DBA: AUTO MARKETING GROUP

-000

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READYPAY SERVICE

MATT LOEWEN

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SUITE 1411

HENDERSON, NV 89014

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REPORTS WILL TAKE PLACE IN JANUARY 2012 FOR SALES IN 2011. AS A PART OF THE 1099-K REQUIRED FORMAT, THE FORM MUST INCLUDE THE FILER'S NAME, ADDRESS AND TELEPHONE NUMBER. THEREFORE, THE FORM WILL INCLUDE GLOBAL PAYMENTS' NAME, ADDRESS AND TELEPHONE NUMBER.

IF YOU HAVE ANY QUESTIONS IN REFERENCE TO THE INFORMATION ON THE 1099-K FORM, PLEASE CONTACT THE TELEPHONE NUMBER ON YOUR MONTHLY MERCHANT STATEMENT.

PLEASE BE ADVISED THAT MASTERCARD HAS ANNOUNCED A RATE INCREASE OF 0.01% EFFECTIVE JANUARY 2012 ON ALL MASTERCARD ASSESSMENT LARGE TICKET TRANSACTIONS. FOLLOWING THIS CHANGE, EFFECTIVE AS OF THE SAME DATE, MERCHANTS WITH MASTERCARD TRANSACTIONS OF \$1,000.00 OR LARGER WILL SEE AN INCREASE TO THEIR ASSESSMENT RATE ON APPLICABLE TRANSACTIONS.

READYPAY CHARGEBACKS/SALES/REFUNDS

	CBs	CB Reversals	Net CBs	Sales	Refunds	Net Sales
Dec-11	\$434.89	\$0.00	\$434.89	\$0.00	\$0.00	\$0.00
Sep-11	\$111.94	\$364.54	-\$252.60	\$0.00	\$0.00	\$0.00
Aug-11	\$855.70	\$0.00	\$855.70	\$0.00	\$0.00	\$0.00
Jul-11	\$2,669.82	\$137.90	\$2,531.92	\$0.00	\$0.00	\$0.00
Jun-11	\$3,931.75	\$1,081.71	\$2,850.04	\$0.00	\$0.00	\$0.00
May-11	\$4,448.81	\$2,658.93	\$1,789.88	\$0.00	\$0.00	\$0.00
Apr-11	\$11,628.51	\$3,160.90	\$8,467.61	\$0.00	\$0.00	\$0.00
Mar-11	\$13,344.98	\$1,577.69	\$11,767.29	\$0.00	\$0.00	\$0.00
Feb-11	\$32,414.26	\$0.00	\$32,414.26	\$0.00	\$0.00	\$0.00
Jan-11	\$43,128.15	\$7,730.57	\$35,397.58	\$0.00	\$0.00	\$0.00
2011 Total	\$112,968.81	\$16,712.24	\$96,256.57	\$0.00	\$0.00	\$0.00
Dec-10	\$67,484.35	\$19,572.39	\$47,911.96	\$131,493.25	\$4,168.71	\$127,324.54
Nov-10	\$66,637.34	\$13,746.15	\$52,891.19	\$234,535.09	\$39,596.20	\$194,938.89
Oct-10	\$54,682.51	\$6,547.16	\$48,135.35	\$230,544.33	\$6,955.82	\$223,588.51
Sep-10	\$54,882.69	\$7,016.94	\$47,865.75	\$319,440.01	\$5,615.03	\$313,824.98
Aug-10	\$49,103.63	\$11,331.39	\$37,772.24	\$313,491.86	\$6,768.11	\$306,723.75 (dba Changed to Auto Marketing Group from Classified
Jul-10	\$34,859.64	\$0.00	\$34,859.64	\$301,407.98	\$2,384.84	\$299,023.14
Jun-10	\$13,673.57	\$0.00	\$13,673.57	\$325,897.92	\$99.95	\$325,797.97
May-10	\$7,879.78	\$1,799.81	\$6,079.97	\$93,544.63	\$1,095.21	\$92,449.42
Apr-10	\$4,669.54	\$1,799.86	\$2,869.68	\$42,070.29	\$100.00	\$41,970.29
Mar-10	\$10,328.92	\$0.00	\$10,328.92	\$3,749.52	\$0.00	\$3,749.52 (dba changed to Classified Auto Service from Auto Sell
Feb-10	\$10,672.98	\$1,699.95	\$8,973.03	\$3,049.63	\$0.00	\$3,049.63
Jan-10	\$12,721.88	\$3,499.66	\$9,222.22	\$24,872.16	\$0.00	\$24,872.16
2010 Total	\$387,596.83	\$67,013.31	\$320,583.52	\$2,024,096.67	\$66,783.87	\$1,957,312.80

| Auto Service)

er Network)

Brannon-Quale, Amy

From: Luck, Leslie # ATLANTA <@globalpay.com>
Sent: Thursday, September 06, 2012 10:24 AM
To: McKewen, Richard
Cc: Brannon-Quale, Amy
Subject: RE: FTC CID: Auto Marketing Group et. al. (File No 0123145)

Mr. McKewen:

The E 16 Financial d/b/a Car Aquire merchant account was opened on November 12, 2011. Our records show that this merchant account is still open.

I can be reached at my direct dial number listed below if you require additional information.

Thanks,

Leslie De Lara Luck
Global Payments Inc.
Phone: +1 770.829.8258

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From: Luck, Leslie # ATLANTA
Sent: Tuesday, September 04, 2012 5:22 PM
To: 'McKewen, Richard'
Subject: RE: FTC CID: Auto Marketing Group et. al. (File No 0123145)

Mr. McKewen:

We were able to locate a merchant account with one of the doing business as names you identified below; specifically, E 16 Financial d/b/a Car Aquire (merchant no. [REDACTED] 7837), located at 355 Princeton Drive, Costa Mesa, CA. Let me know if you need additional information relating to this merchant account.

Thanks,

Leslie De Lara Luck
Global Payments Inc.
Phone: +1 770.829.8258

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From: McKewen, Richard [<mailto:rick.mckewen@ftc.gov>]
Sent: Wednesday, August 29, 2012 3:32 PM
To: Luck, Leslie # ATLANTA
Subject: RE: FTC CID: Auto Marketing Group et. al. (File No 0123145)

Ms. Luck,

Thanks for getting back to me with the info.

We have recently learned of two other d/b/a's that these merchants may be operating under:

- Marbles Marketing (or Marbls Marketing)
- Car Acquirer (or Car Acquirer)

Can you tell me if Global Payments has any records relating to these d/b/a's?

Thanks.

Richard

Richard McKewen ♦ Attorney ♦ U.S. Federal Trade Commission ♦ Northwest Regional Office
915 Second Ave., Suite 2896 ♦ Seattle, WA ♦ 98174 ♦ T: 206-220-4595 ♦ F: 206-220-6366

From: Luck, Leslie # ATLANTA [mailtc@globalpay.com]
Sent: Wednesday, August 29, 2012 11:50 AM
To: McKewen, Richard
Subject: FTC CID: Auto Marketing Group et. al. (File No 0123145)

Mr. McKewen:

This is in response to your request for additional information regarding the referenced matter. As requested, the 2010/2011 chargeback rates, reserve amounts, and bank account numbers for the merchant accounts ending in 2316 (Ready Pay Service d/b/a Auto Seller Network), 6957 (Vehicle Stars) and 5550 (Auto Marketing Group) are as follows:

Ready Pay Service (merchant no. [REDACTED] 2316):

- 2010 chargeback rate – 4%
- 2011 chargeback rate – 100%
- amount held in reserve - \$34,791.61
- account into which funds are deposited - routing no. acct. no.
9209

Vehicle Stars (merchant no. [REDACTED] 6957):

- 2010 chargeback rate – 0%
- 2011 chargeback rate – 8%
- amount held in reserve - \$0
- account into which funds are deposited - routing no. acct. no.
718

The Auto Marketing Group merchant account (merchant no. [REDACTED] 5550) was purged in 2009. Therefore, there was no chargeback activity in 2010 or 2011 on that account and there are no funds currently being held in reserve for that account.

Please let me know if you have any questions regarding the above or need any additional information.

Thanks,

Leslie De Lara Luck

Division General Counsel

Global Payments Inc.
10 Glenlake Parkway
North Tower
Atlanta, GA 30328
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8.6 Excessive Chargeback Program

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8.6 Excessive Chargeback Program

MasterCard designed the Excessive Chargeback Program (ECP) to encourage each acquirer to closely monitor, on an ongoing basis, its chargeback performance at the merchant level and to determine promptly when a merchant has exceeded or is likely to exceed monthly chargeback thresholds.

8.6.1 Definitions

The following terms used in the ECP have the meanings set forth below.

- a. A **merchant** is defined as any distinct merchant location, whether a merchant's physical location or a merchant's Internet site or uniform resource locator (URL) that is uniquely identified by the acquirer in the transaction record.
- b. The **chargeback-to-transaction ratio (CTR)** is the number of MasterCard chargebacks received by the acquirer for a merchant in a calendar month divided by the number of the merchant's MasterCard sales transactions in the preceding month acquired by that acquirer. (A CTR of 1% equals 100 basis points.)
- c. A **Chargeback-Monitored Merchant (CMM)** is a merchant that has a CTR in excess of 50 basis points and at least 50 chargebacks in a calendar month.
- d. A merchant is an **Excessive Chargeback Merchant (ECM)** if in each of two consecutive calendar months (the "trigger months"), the merchant has a minimum CTR of 100 basis points and at least 50 chargebacks in each month. This designation is maintained until the ECM's CTR is below 100 basis points for two consecutive months.
- e. The **ECM Claim Period** starts on the first day of the first trigger month and ends when the merchant no longer is an ECM as defined in section 8.6.1.d.

8.6.2 Reporting Requirements

It is the acquirer's responsibility on an ongoing basis to monitor each of its merchants in accordance with the Standards, including but not limited to sections 6.2.2, 7.2, and 7.2.3 of this manual.

The ECP requires an acquirer to calculate, for each calendar month, the CTR in basis points for each of its merchants and report to MasterCard any merchant that is a CMM or ECM as defined in section 8.6.1.

MasterCard will assess an acquirer of a CMM or ECM the reporting fees set forth in sections 8.6.2.1.2 and 8.6.2.2.2.

8.6.2.1 Chargeback-Monitored Merchant Reporting Requirements

Each calendar month, an acquirer must submit to MasterCard a separate CMM report for each of its merchant(s) that qualifies as a CMM for the previous calendar month. For the purpose of determining if an acquirer is obligated to submit a CMM report, the acquirer must calculate the CTR as set forth in section 8.6.1. The acquirer must submit this report no later than 45 days from the end of the calendar month.

The acquirer must submit the CMM report in a form and manner required by MasterCard. The acquirer also must provide a copy of the CMM report and these ECP Standards to the specific CMM merchant. MasterCard will assess the acquirer a reporting fee of USD 50 for each CMM report submitted.

8.6.2.1.1 CMM Report Contents

The CMM report must include all of the following information:

- a. The name and location of the CMM
- b. The calendar month of CMM qualification being reported
- c. The CTR of the CMM for the reported calendar month
- d. The card acceptor business code/merchant category code (MCC) assigned to the CMM and a description of the nature of the CMM's business
- e. The number and gross dollar volume (GDV) of the CMM's MasterCard sales transactions in the reported calendar month and in the preceding month
- f. The number and GDV of chargebacks of the CMM's MasterCard sales transactions for the reported calendar month
- g. Any additional information as MasterCard may require

8.6.2.1.2 Late CMM Report Submission Assessment

If the acquirer or MasterCard determines that a merchant is a CMM and the acquirer fails to submit a timely CMM report to MasterCard for that merchant, MasterCard may assess the acquirer up to USD 5,000 per month for each month that a specific monthly CMM report is overdue.

8.6.2.2 Excessive Chargeback Merchant Reporting Requirements

Within 30 days of the end of the second trigger month, and on a monthly basis thereafter, the acquirer must submit a separate ECM report for each of its ECMs (in lieu of a CMM report) until that ECM's CTR is below 100 basis points for two consecutive months. The acquirer also must provide a copy of the ECM report and these ECP Standards to the specific ECM merchant. MasterCard will assess the acquirer a reporting fee of USD 300 for each ECM report submitted.

8.6.2.2.1 ECM Report Contents

The ECM report must include all of the information required for the CMM report, and the following additional information:

- a. A description of the acquirer's chargeback controls in place to monitor the ECM's activities
- b. An evaluation of the practices that caused the ECM to exceed the ECP Standard
- c. An acquirer action plan to reduce the ECM's CTR
- d. An electronic file that contains chargeback transaction detail for each chargeback received by the acquirer for the ECM in the calendar month
- e. Any additional information as MasterCard may require from time to time

MasterCard will assess the acquirer a reporting fee of USD 300 for each ECM report submitted.

8.6.2.2.2 Late ECM Report Submission Assessment

If the acquirer or MasterCard determines that a merchant is an ECM and the acquirer fails to submit a timely ECM report to MasterCard for that ECM, MasterCard may assess the acquirer up to USD 500 per day for each of the first 15 days that the ECM report for that an ECM is overdue and up to USD 1,000 per day thereafter until the delinquent ECM report is submitted.

8.6.3 Assessments

In addition to any applicable assessments for CMM reports, ECM reports, or late report submissions, MasterCard may assess the acquirer for issuer reimbursement fees and violation assessments for excessive chargebacks arising from an ECM. MasterCard calculates the issuer reimbursement fees and assessments as described in [section 8.6.3.1](#) and they apply in each calendar month that the ECM exceeds a CTR of 100 basis points, including the two trigger months. For the purposes of calculating issuer reimbursement fees and assessments only (and not for the purpose of satisfying the reporting requirements contained herein), an acquirer may offer an alternative CTR calculation that more accurately "maps back" or links the chargebacks to the relevant sales transactions.

8.6.3.1 ECP Assessment Calculation

MasterCard determines an acquirer's liability for the monthly issuer reimbursement fees and assessments for each ECM as set forth below. MasterCard calculates the issuer reimbursement fees in the following steps 1, 2, and 3, and calculates the violation assessment in step 4.

1. Calculate the CTR for each calendar month that the ECM exceeded a CTR of 100 basis points (which may also be expressed as 1% or 0.01).
2. From the total number of chargebacks in the above CTR calculation, subtract the number of chargebacks that account for the first 100 basis points of the CTR. (This amount is equivalent to 1% of the number of monthly sales transactions used to calculate the CTR.) The result is the number of chargebacks above the threshold of 100 basis points.
3. Multiply the result from step 2 by USD 25. This is the issuer reimbursement.
4. Adjust the result in step 3 to reflect the extent that the acquirer has exceeded the 100 basis points threshold by multiplying the value in step 3 by the CTR (expressed as basis points). Divide this result by 100. This amount is the violation assessment.

Repeat steps 1–4 for each calendar month that the ECM exceeded a CTR of 100 basis points or 1%.

Example: The acquirer for merchant ABC acquired MasterCard sales transactions and chargebacks over a six-month period as follows:

Month	January	February	March	April	May	June	July
Sales Transaction	95,665	95,460	95,561	95,867	95,255	95,889	95,758
Chargebacks	720	1003	1301	1256	1175	923	824
CTR in basis points	—	105	136	131	123	97	86

February and March are the trigger months, as these are two consecutive months where the CTR exceeded 100 basis points. At the end of July, merchant ABC was no longer an ECM as its CTR was below 100 basis points for two consecutive months. MasterCard calculates assessments and issuer reimbursements for each ECM month (February through July).

For example, the assessment for April, (using March sales transactions and April chargeback volumes) is calculated as follows:

- The CTR = April chargebacks/March sales transactions = $1,256/95,561 = 0.01314$ or 131 basis points (rounded)

- The number of chargebacks in excess of the 100 basis points is determined by subtracting 1% of the March sales transactions from the number of April chargebacks. One percent of the March sales transactions $[95,561 \times 0.01]$ is 956. $1256 - 956 = 300$ chargebacks
- The issuer reimbursement for April is $300 \times \text{USD } 25 = \text{USD } 7,500$
- The violation assessment is $(\text{USD } 7,500 \times 131)/100$ or $985500/100 = \text{USD } 9,825$

Using this methodology for each ECM month, the issuer reimbursement fees and assessments for the acquirer for merchant ABC are as follows:

Month	Issuer Reimbursement	Assessment	Total
February	USD 1,150	USD 1,208	USD 2,358
March	USD 8,650	USD 11,764	USD 20,414
April	USD 7,500	USD 9,825	USD 17,325
May	USD 5,400	USD 6,642	USD 12,042
June	0	0	0
July	0	0	0
Total	USD 22,700	USD 29,439	USD 52,139

8.6.4 Issuer Reimbursement

MasterCard will remit issuer reimbursement fees to issuers through MCBS. Actual reimbursements will vary depending on the extent and duration of the violation and the number of chargebacks processed by each issuer, and will be paid out of the amounts collected for the issuer reimbursement fees described in section 8.6.3.1 on a pro rata basis.